

The Work-Life logo embodies the philosophy and spirit of the critical balance of work and life.

- The background is the familiar “Racing Stripe” representing the Coast Guard as an organization.
- The pyramid forms the foundation of our lives and the hierarchy of our needs.
- The beam balances the spectrum of personal and organizational relationships between work and life.
- The crossed anchors symbolize the maritime environment of the Coast Guard.
- The circle represents the holistic cycle of work and life.
- The people inside the circle are all of us who make up the Coast Guard.

INTRODUCTION

WORK

LIFE

The mission of Work-Life is to create a network of individuals and organizations willing and able to provide support for all members of the Coast Guard "Team" and their families. Through the enhancement of customer service and service delivery, the right information will be in the hands of the right people at the right time.

Work-Life Philosophy

The purpose of the ongoing Work-Life initiative is to strike a reasonable balance between the needs of the Coast Guard and the needs of our members and their dependents. The goal is to create a total quality environment by which the Coast Guard will achieve organizational excellence and continue to provide valued services to our customers.

Work-Life issues are critical to individual and organizational achievement. They will always affect the Coast Guard's mission performance and are certain to impact the future. Work-Life balance enhances diversity, recruitment, retention, and most importantly, the job performance of the Coast Guard's workforce.

For the Coast Guard to effectively compete as an employer in the 21st century, we must build and maintain necessary support systems for our entire community, both civilian and military, as well as their families.

The Coast Guard recognizes that Work-Life issues are critical to individual and organizational success. In response, this *Benefits Guide* was developed. It introduces you to the programs and benefits available to you as Federal employees generally and as civilian members of the Coast Guard.

Achieving the Work-Life partnership, combines the formal structure of twenty-one Work-Life Staffs with an entire network of providers. Providers include volunteers, civilian and military members with collateral duties, Civilian Personnel Offices, Civilian Personnel Liaisons, specialized positions, and contracted services.

This *Benefits Guide* is the road map you need to access the services of these providers. **Keep it handy and use it often.** If you have a question on who, what, when, where, why, or how, the answer is probably as close as your fingers. If you want to pursue a topic more closely or in greater detail to reflect your own personal situations, use the Guide to direct you to the other sources of information and authorities who can help you.

Each chapter includes important information to help you access services, local points of contact, and toll free telephone numbers. Each chapter contains general information and two-mini tabs for regional Work-Life and Unit specific information. You will receive customized inserts from the Work-Life Staff.

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Using the Guide

This Guide is designed for quick access and is not intended to replace any existing policies, instructions, or manuals. If you need further information on any items, call the person indicated in that section or check the Work-Life and Unit tabs.

Unit (local area) information is represented with a boat symbol.



The Work-Life logo appears in the Guide to prompt you to call your Work-Life Staff or your servicing Civilian Personnel Office or Personnel Liaison. These will be identified in the regional Work-Life and Unit mini-tabs.

Contents of the Guide

The *Civilian Benefits Guide* contains the following chapters:

- ☐ Employment & Advancement
- ☐ Compensation, Leave & Work Schedules
- ☒ Planning for Retirement
- ☒ Relocation & Temporary Duty Travel
- ☒ Health Care & Wellness
- ☒ Individual & Family Support Services

Use of Symbols

Unique symbols are used to indicate information of special interest. These symbols are also used where benefits or programs are limited to certain groups. *The following symbols are used to represent special user groups:*

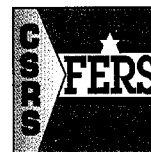


This symbol indicates information applicable only to members of the *Civil Service Retirement System*.



This symbol indicates information applicable only to members of the *Federal Employees Retirement System*.

This symbol indicates information applicable to civilian members who have transferred from the *Civil Service Retirement System* to the *Federal Employees Retirement System*.



Civilian members who are approaching retirement should pay attention to the areas highlighted with this transition symbol.

INTRODUCTION

This symbol indicates information about the *Federal Employees Group Life Insurance Program*.



This symbol indicates information about the *Federal Employees Health Benefits Program*.



This symbol indicates benefits for family members, including spouses, children, and other qualified dependents.

The globe indicates special situations outside of the continental United States (OUTCONUS), including Alaska, Hawaii, Puerto Rico, U.S. Virgin Islands, Guam, and all foreign duty stations.



These symbols emphasize available programs and where to look for further information:

The *Employee Assistance Program* (EAP) covers a wide range of services.



The *Wellness Program* offers assistance in achieving a balanced life. It is indicated with this symbol.



These symbols alert you to special services available only to civilian members:



This symbol indicates that the *Civilian Benefits Library* contains further information for the civilian member to review if desired.

This symbol indicates information about a civilian personnel program administered by your *Civilian Personnel Office* or *Civilian Personnel Liaison*.



INTRODUCTION

Contacting Your Servicing Civilian Personnel Office

This lists the locations of servicing *Civilian Personnel Offices* and the *Civilian Personnel Liaisons* which report to them. In order to provide direct access, their individual phone numbers and coverage areas are identified.



Full contact information will appear in the regional Work-Life or Unit mini-tabs.

Civilian Personnel Office:

Commander (pc)
Maintenance & Logistics Command
-Atlantic
Building 400L Governors Island
New York, NY 10004-5098



(212) 668-3461

- ☐ Atlantic Area Maintenance and Logistics Command-Atlantic (North)
- ☐ 9th District
- ☐ Electronics Engineering Center
- ☐ Training Center Cape May

Civilian Personnel Liaisons:



First Coast Guard District
(617) 223-8438

- ☐ 1st District



U.S. Coast Guard Academy
(203) 444-8202

- ☐ Coast Guard Academy
- ☐ Marine Safety Laboratory
- ☐ International Ice Patrol
- ☐ Research and Development Center

Civilian Personnel Office:

Headquarters Civilian Personnel Branch
Civilian Personnel Division (G-PCV-5)
U.S. Coast Guard Headquarters
2100 2nd Street, S.W.
Washington, DC 20593-0001



(202) 267-2059

- ☐ Headquarters
- ☐ Marine Safety Center
- ☐ Telecommunications Information Systems Command
- ☐ Omega Navigation Systems Center
- ☐ Intelligence Coordination Center
- ☐ National Pollution Funds Center
- ☐ Military Personnel Command

Civilian Personnel Office:

Commanding Officer
Coast Guard Yard
Curtis Bay
Baltimore, MD 21226-1797



(410) 636-3270

- ☐ Coast Guard Yard
- ☐ Coast Guard Supply Center, Curtis Bay

Civilian Personnel Liaison:

U.S. Coast Guard
Supply Center, Baltimore
(410) 508-7004



- ☐ Coast Guard Supply Center, Baltimore

INTRODUCTION

Civilian Personnel Office:

Commander (pc)
Maintenance & Logistics Command
-Atlantic (Portsmouth)
Federal Building
431 Crawford Street
Portsmouth, VA 23704-5004



(804) 398-6452

- ☒ Maintenance and Logistics Command - Atlantic (South)
- ☒ 2nd District
- ☒ 5th District
- ☒ Nonappropriated Fund Activities (NAFA) Field Support Unit
- ☒ Reserve Training Center Yorktown
- ☒ Training Quota Management Center
- ☒ Command Display and Control Support Facility
- ☒ Finance Center
- ☒ Operations Systems Center

Civilian Personnel Liaisons:



Seventh Coast Guard District
(305) 536-4140

- ☐ 7th District
- ☐ Maintenance and Logistics Command Field Units (Miami)



Eighth Coast Guard District
(504) 589-4919

- ☐ 8th District
- ☐ Aviation Technical Center Mobile



U.S. Coast Guard Aircraft
Repair and Supply Center
(919) 335-6585

- ☒ Aircraft Repair and Supply Center
- ☒ National Strike Force Coordination Center
- ☒ Aviation Training and Technical Center

Civilian Personnel Office:

Commander (pc)
Maintenance and Logistics Command
-Pacific
Coast Guard Island
Alameda, CA 94501-5100



(510) 437-3935

- ☐ Pacific Area
- ☐ Maintenance and Logistics Command - Pacific
- ☐ 11th District
- ☐ Pay and Personnel Center
- ☐ Coast Guard Institute
- ☐ Training Center Petaluma

Civilian Personnel Liaisons:



13th Coast Guard District
(206) 553-5155

- ☐ 13th District



14th Coast Guard District
(808) 541-2284

- ☒ 14th District



U.S. Coast Guard
Support Center Kodiak
(907) 487-5458

- ☐ 17th District

INTRODUCTION

Contacting your Work-Life Staff

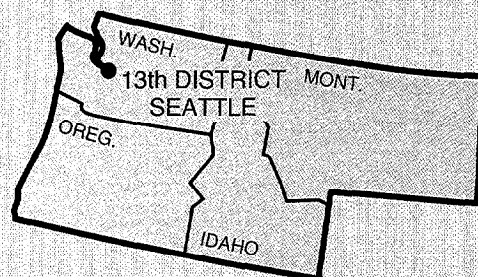
This map pinpoints the locations of Work-Life Staff offices. There is a single toll free telephone number for the entire Coast Guard.



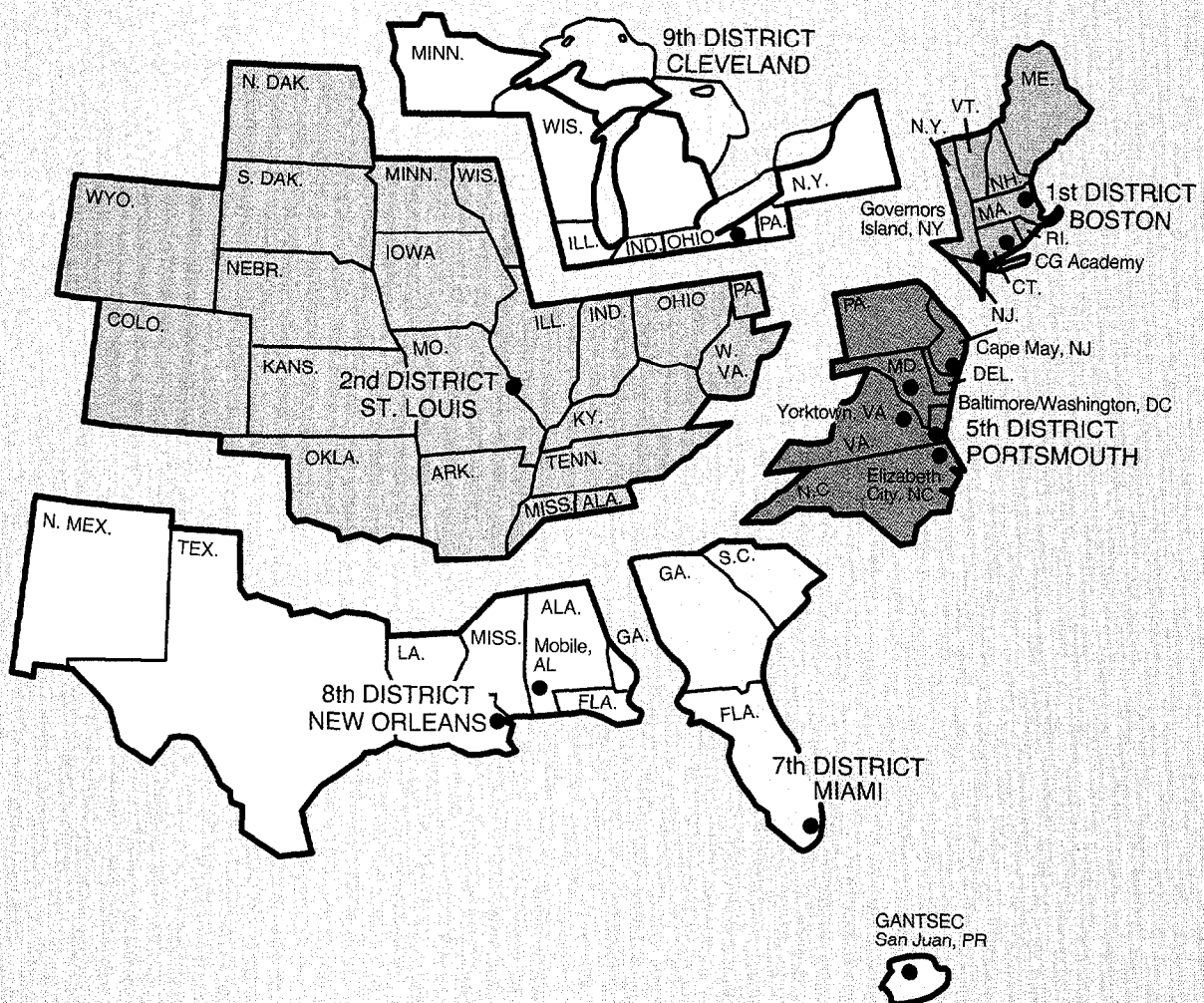
1-800-USCGWLS
1-800-872-4957

When you call, a recording asks for the three digit extension of the desired Work-Life Staff. Extensions are:

Location	Extension	
<input type="checkbox"/> 1st District	D01	(301)
<input type="checkbox"/> USCG Academy	CGA	(242)
<input type="checkbox"/> SUPRTCEN NY	NYC	(692)
<input type="checkbox"/> 2nd District	D02	(302)
<input checked="" type="checkbox"/> 5th District	D05	(305)
<input checked="" type="checkbox"/> TRACEN Cape May	MAY	(629)
<input checked="" type="checkbox"/> RTC Yorktown	RTC	(782)
<input checked="" type="checkbox"/> SUPRTCEN E. City	ELI	(354)
<input checked="" type="checkbox"/> Wash/Baltimore	WDC	(932)
<input type="checkbox"/> 7th District	D07	(307)
<input type="checkbox"/> GANTSEC	GAN	(426)
<input type="checkbox"/> 8th District	D08	(308)
<input type="checkbox"/> ATC Mobile	ATC	(282)
<input type="checkbox"/> 9th District	D09	(309)
<input checked="" type="checkbox"/> 11th District	D11	(311)
<input checked="" type="checkbox"/> TRACEN Petaluma	PET	(738)
<input checked="" type="checkbox"/> SUPRTCEN Alameda	ALA	(252)
<input type="checkbox"/> 13th District	D13	(313)
<input checked="" type="checkbox"/> 14th District	D14	(314)
<input type="checkbox"/> 17th District	D17	(317)
<input type="checkbox"/> SUPRTCEN Kodiak	KOD	(563)



INTRODUCTION



INTRODUCTION



CIVILIAN PERSONNEL RESOURCES

Civilian Personnel Office

The Civilian Personnel Offices administer the civilian personnel management programs for the commands they service. They issue local policies on various civilian personnel programs, tailored to local commands. They answer questions from managers, supervisors, civilian members, and the public on the various civilian personnel programs.

Civilian Personnel Liaisons

Civilian Personnel Liaisons are located in most district offices and major Headquarters commands that are geographically separated from their servicing Civilian Personnel Office. They serve as the points of contact for employees and local managers to answer questions and provide local management technical assistance on the various civilian personnel programs.

Civilian Relocation Services Coordinator

The Civilian Relocation Services Coordinator (CRSC) helps civilian members and their dependents during the relocation process. Located in the servicing Civilian Personnel Office, the CRSC integrates the nationwide relocation services contract and permanent change of station regulations.

WORK-LIFE STAFF RESOURCES



Dependent Resource Coordinator

The Dependent Resource Coordinator (DRC) provides directions and referral services for child care, special needs, scholarship programs, and elder care. The DRC provides assistance in accessing the special needs program and with scholarship information. The DRC oversees the Family Child Care Program.

Employee Assistance Program (EAP) Coordinator

The Employee Assistance Program (EAP) Coordinator works with the EAP contractor and other Work-Life staff members to help in prioritizing member and family needs and matching those needs with available services.

Wellness Coordinator

The Wellness Coordinator develops and manages regional Wellness Programs. They educate and encourage Coast Guard members to develop and adopt healthy life-styles.

CHAPTER 1: EMPLOYMENT & ADVANCEMENT

- | | |
|---|---|
| <input type="checkbox"/> Employment Information Services | <input type="checkbox"/> Civilian Career Counseling and Mentoring Program |
| <input type="checkbox"/> Merit Promotion Program | <input type="checkbox"/> Civilian Upward Mobility Program |
| <input type="checkbox"/> Employment of Disabled Individuals | <input type="checkbox"/> Performance Evaluations |
| <input type="checkbox"/> Part-time Employment and Job Sharing | |
| <input type="checkbox"/> Civilian Training Program | |

CHAPTER 2: COMPENSATION, LEAVE & WORK SCHEDULES

- | | |
|---|---|
| <input type="checkbox"/> Pay | <input type="checkbox"/> Leave |
| <input type="checkbox"/> Direct Deposit/Electronic Funds Transfer | <input type="checkbox"/> Family and Medical Leave |
| <input type="checkbox"/> Civilian Awards Program | <input type="checkbox"/> Special Leave |
| <input type="checkbox"/> Workers' Compensation Benefits | <input type="checkbox"/> Leave Transfer Program |
| <input type="checkbox"/> Unemployment Compensation | <input type="checkbox"/> Work Schedules |

CHAPTER 3: PLANNING FOR RETIREMENT

- | | |
|---|--|
| <input checked="" type="checkbox"/> Civil Service Retirement System | <input checked="" type="checkbox"/> Disability Retirement |
| <input checked="" type="checkbox"/> Federal Employees Retirement System | <input checked="" type="checkbox"/> Designation of Beneficiary |
| <input checked="" type="checkbox"/> Special Retirement Provisions for Law Enforcement Officers and Firefighters | <input checked="" type="checkbox"/> Social Security Benefits |
| | <input checked="" type="checkbox"/> Thrift Savings Plan |

CHAPTER 4: RELOCATION & TEMPORARY DUTY TRAVEL

- ☒ Transfer Process
- ☒ Permanent Change of Station (PCS)
- ☒ Relocation Services Program
- ☒ OUTCONUS Transfers
- ☒ Temporary Duty Travel

CHAPTER 5: HEALTH CARE & WELLNESS

- | | |
|--|--|
| <input checked="" type="checkbox"/> Federal Employees Health Benefits Program | <input checked="" type="checkbox"/> Wellness Program |
| <input checked="" type="checkbox"/> Federal Employees Group Life Insurance Program | <input checked="" type="checkbox"/> Access to Coast Guard Medical Facilities |
| | <input checked="" type="checkbox"/> Emergency Medical Care |

CHAPTER 6: INDIVIDUAL & FAMILY SUPPORT SERVICES

- | | |
|--|--|
| <input checked="" type="checkbox"/> Child Care and Elder Care | <input checked="" type="checkbox"/> Identification Cards |
| <input checked="" type="checkbox"/> Employee Assistance Program (EAP) | <input checked="" type="checkbox"/> Coast Guard Exchange System (CGES) |
| <input checked="" type="checkbox"/> Housing Assistance | <input checked="" type="checkbox"/> Morale, Welfare, and Recreation Programs |
| <input checked="" type="checkbox"/> Coast Guard Mutual Assistance and Scholarships for Education | <input checked="" type="checkbox"/> Coast Guard Owned Facilities |
| | <input checked="" type="checkbox"/> Political Involvement Guidance |

PROVIDER INSERT

WORK

LIFE

What is a Provider?

The Work-Life initiative created a new application for the word *provider*. Although, you may not have considered it, you are a provider. Basically you are a provider if you help civilian members or their families access and receive services, benefits, and entitlements.

Direct service providers include Civilian Personnel Offices, medical personnel, and relocation specialists. Equally important are providers who match customers with the service they need rather than offering it directly. These include COs, supervisors, managers, other military and civilian members, and Coast Guard Mutual Assistance Representatives. Even the Unit yeoman, who helps with the paper work for ID cards, is a provider.

Civilian members are the customers you serve! Customers represent all pay grades and positions and serve in many different occupations in the Coast Guard.

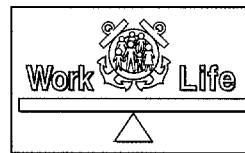
Purpose of the Provider Insert

The *Provider Insert* is an extension of the *Civilian Benefits Guide*. The Guide generally provides the customer with adequate levels of detailed information. If civilian members need more information, they will turn to you or another provider for the additional assistance. The *Provider Insert* defines your role.

The *Civilian Benefits Guide* is designed to:

- Identify benefits, entitlements, and services
- Establish eligibility
- Assist access

The Guide is not intended to replace existing policies, instructions, or manuals.



At the end of each topic are references to information sources for further discussion. These sources include the servicing Civilian Personnel Office or Civilian Personnel Liaison, the Work-Life staff, or the local Unit administrative office. A list of Coast Guard directives and publications about the program is also included with the office which can discuss them.

Further guidance on the subjects covered in this Guide is found in the applicable section(s) of the *Coast Guard Supervisor's Handbook for Civilian Personnel Management*. You can get a copy of this handbook from your servicing Civilian Personnel Office or Civilian Personnel Liaison.



PROVIDER INSERT

Customer Service

As a provider, you are often tasked with jobs that are outside your primary duties. These, combined with our operational missions, create a 24-hour a day responsibility, seldom found in the private sector.

This responsibility is one of the special challenges of leadership. It is part of what makes us a unique organization. The service that we in the Coast Guard provide is traditionally of high quality. However, as an organization, we always strive to do better. This Guide will help reach that goal. A major part of our improvement can be done by giving quality service to all customers.

Treat your people well! This translates into being sensitive to their concerns and making every attempt to understand their needs. Remember, many individuals are hesitant to ask for help. It is only through your supportive efforts that their needs can be met.

Partnership and the Provider

Balancing work and life in the Coast Guard requires a close partnership. The partnership includes:

- Coast Guard organization (represented by its programs, practices, and resources)
- Managers (throughout the chain of command)
- Military and civilian members

These interconnecting roles and responsibilities are critical to achieving a successful Work-Life balance.



As a provider, you should be pro-active in promoting this partnership by:

- Encouraging beneficiaries to express their needs
- Ensuring that managers throughout the chain of command are responsive
- Documenting the customer's difficulties in obtaining needed services
- Suggesting improvements to enhance the program

PROVIDER INSERT

Understanding your Role

Providers, particularly those filling collateral duties, are not expected to be knowledgeable concerning all support services. If you are faced with a question that is beyond the scope of the *Civilian Benefits Guide*, don't hesitate to consult with a recognized expert. You should maintain a current list of experts and other resources.

Each interaction between a provider and a customer spans a continuum of awareness through involvement.

Required Actions

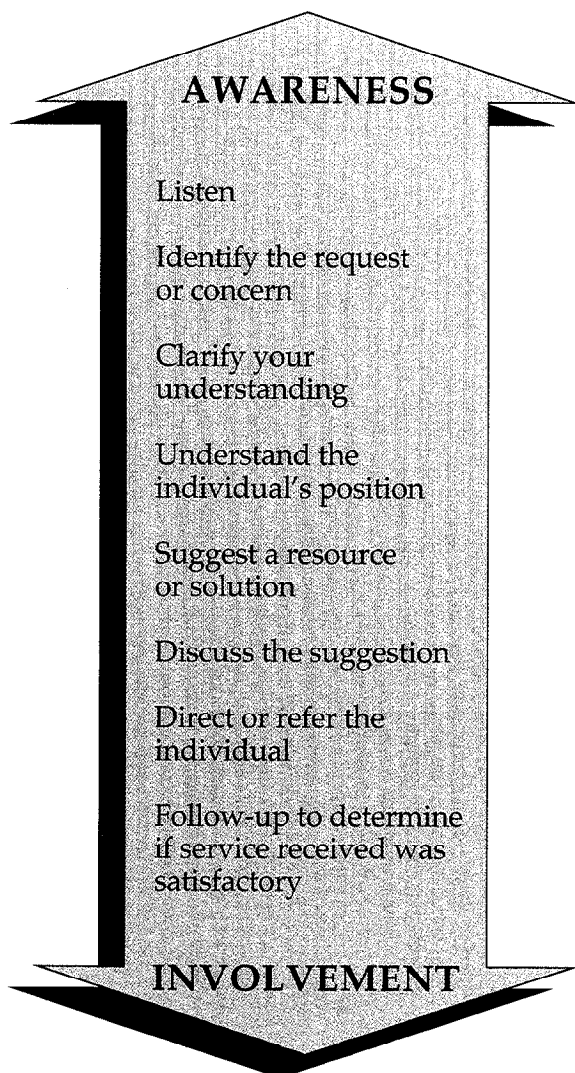
Immediate response and involvement are required for:

- Emergencies
- Suicide threats

Recommended Actions

The typical interaction may include:

- Distributing information
- Referring customers to services and resources
- Reassuring (*"Try this but if you need more help please call again and we will try . . ."*)
- Taking a staggered approach (*"First things first, then lets deal with . . ."*)
- Getting the word out about new programs and changing policies
- Preparing for seasonal or trigger events that affect civilian members (start of school year or vacation, transfer, etc.)
- Keeping the record straight



EMPLOYMENT & ADVANCEMENT

WORK

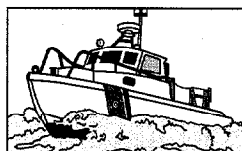
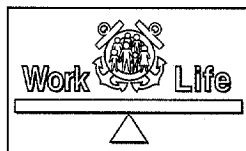
LIFE



These policies, procedures, and benefits help civilian members to get the most from their Coast Guard career. The topics covered include:

- ☐ **Employment Information Services** identifying sources for employment information
- ☐ **Merit Promotion Program** describing the internal competitive promotion process
- ☐ **Employment of Disabled Individuals** discussing the procedures to assist in hiring, placing, and advancing persons with disabilities
- ☐ **Part-time Employment and Job Sharing** describing the benefits and procedures for entering into these programs
- ☐ **Civilian Training Program** discussing training opportunities for civilian members
- ☐ **Civilian Career Counseling and Mentoring Program** describing how civilian members can identify and meet their career objectives with career planning
- ☐ **Civilian Upward Mobility Program** offering a means by which civilian members can enter a new career
- ☐ **Performance Evaluations** discussing the evaluation process for civilian member performance

Contact your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* for more information on topics marked with this symbol.



Direct points of contact within your Unit are marked with this symbol.

Your *Civilian Benefits Library* contains the documents and publications mentioned in this Chapter as well as further information on employment and advancement. Civilian members should contact their servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to locate the nearest resource collection.



EMPLOYMENT & ADVANCEMENT



EMPLOYMENT INFORMATION SERVICES



Civilian personnel offices and liaisons provide information on how to locate and apply for jobs in the Coast Guard. These offices can give you vacancies and telephone numbers of other Federal agencies, including the *Office of Personnel Management* (OPM). They may also provide you the names of private publications, which list Federal job opportunities. They can also give you tips on how to prepare your *Application for Federal Employment* [Form SF-171] and help to identify the qualification requirements for jobs.

Job Information and Federal Job Opportunities Listing

There are forty OPM *Job Information Centers* (JIC) located around the country. Contact the nearest JIC to find out what jobs are available and how to apply. You may want to visit the JIC or contact them by telephone. There is a charge for long distance calls. JIC numbers are usually located in the blue pages of your telephone directory.

Career America Connection

The *Career America Connection* provides information about current employment, career opportunities and special programs for students, veterans, people with disabilities, and the *Presidential Management Intern Program*.



Career America Connection

(912) 757-3000

Telephone Device for the Deaf

OPM regional telephone numbers are available for deaf applicants seeking employment information. Your Civilian Personnel Office or Civilian Personnel Liaison can assist you with this.

Federal Job Opportunities Bulletin Board

Talk to your Civilian Personnel Office or Civilian Personnel Liaison about how you may access this service. If you have a personal computer and a modem, you can call the *Job Opportunities Bulletin Board* and scan nationwide open examination and vacancy announcements.

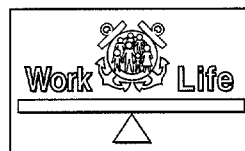


Job Opportunities Bulletin Board

(912) 757-3100

Local State Employment Service Offices

Your local state Employment Service Office has a list of current Federal examinations and vacancy announcements.



For more information on job opportunities, ask your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison*.

EMPLOYMENT & ADVANCEMENT



MERIT PROMOTION PROGRAM

Coast Guard Merit Promotion programs are:

- A vehicle for promotions
- A set of procedures to hire, reassign, transfer, or reinstate Federal employees
- A way for managers to fill positions with current, former, or new Federal employees
- A set of rules for competition for promotion



Announcements and Applications

Merit promotion vacancy announcements advertise positions. They include:

- Who can apply (current civilian members, other Federal employees, etc.)
- Job qualification requirements (knowledge, skills, and abilities which should be addressed in writing by applicants)
- Application instructions, deadlines, and other details

Merit promotion vacancy announcements are posted on bulletin boards or are available from your *Civilian Personnel Office* or *Civilian Personnel Liaison*. An *Application for Federal Employment* [Form SF-171] can be obtained from the same sources or from your Unit's administrative office.



Selection

All applications are reviewed by a personnel specialist to see if they meet basic qualifications. Applicants' qualifications are then rated by one person or by a panel of subject matter experts. The applications from the best qualified candidates are then forwarded to the selecting official.

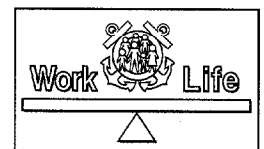
Interviews of candidates are in accordance with the provisions of the pertinent merit promotion plan.

The list, or merit selection certificate, is returned to the Civilian Personnel Office. The Civilian Personnel Office notifies the selectee. The office may also tell all candidates of the outcome of their application.

Each *Civilian Personnel Office* develops a *Merit Promotion Plan* covering the commands which the office services. These plans are available for review. Refer to *Coast Guard Merit Promotion Program* [COMDTINST 12335.1 (series)].



For more information on merit promotions, ask your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison*.



EMPLOYMENT & ADVANCEMENT



EMPLOYMENT OF DISABLED INDIVIDUALS

The Coast Guard has plans and procedures to hire, place, and promote disabled people.

A disabled person is a person who has a physical or mental disability which greatly limits a major life activity, has been disabled, or is believed to be disabled.

To help hire and retain disabled people, each Civilian Personnel Office has a program to:

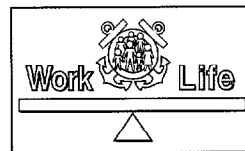
- Find qualified disabled persons to fill jobs
- Adapt the workplace to accommodate the civilian member's needs
- Get proper aid, equipment, and tools to accommodate the civilian member's needs



Outreach efforts can include:

- Conducting educational programs for managers, supervisors, and civilian members
- Organizing a disabled civilian members' council
- Providing sign language interpreters for the deaf
- Providing readers and help for blind or partially sighted civilian members
- Contacting schools with disabled students
- Keeping in touch with rehabilitation groups and community programs
- Hiring disabled people under special employment authorities

Civilian Personnel Offices help accommodate disabled persons on a regular or temporary basis. This includes providing devices and equipment and explaining how to redesign jobs or workspaces.



If you need help at work with a disability, or if you want more information on this program, contact your local Civilian Personnel Office or Civilian Personnel Liaison to see *Selective Placement Program for the Employment of the Handicapped* [COMDTINST M12306.1 (series)].

EMPLOYMENT & ADVANCEMENT



PART-TIME EMPLOYMENT AND JOB SHARING

The Coast Guard recognizes that flexible work schedules are necessary to attract and maintain a quality workforce. Many workers do not want to maintain a full forty-hour schedule for their entire careers.

Part-Time Employment

Part-time employment enables students, parents responsible for child / elder care, and people who are disabled or easing into retirement to work part-time. The part-time employment program covers civilian members with regularly scheduled tours of duty of sixteen-to-thirty-two hours a week.

Job Sharing

Job Sharing is part-time employment where two or more individuals cover a single full-time position. Job sharers normally perform the same duties. Job sharers enjoy a variety of work schedules. Examples include:

- Split days (one job sharer works mornings and the other afternoons)
- Split weeks (one job sharer works three days a week and the other works two days)

Benefits

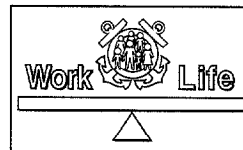
Permanent part-time civilian members are entitled to the following benefits with certain conditions:

- Annual and Sick Leave
- Health and Life Insurance
- Retirement

These benefits are discussed in other relevant parts of this Guide.

How to Seek Part-Time Employment

Full-time civilian members may apply to vacancy announcements advertising part-time positions, or request approval from their supervisors to change their full-time work schedule to a part-time one. Job sharers willing to work a total of forty hours a week between them may apply for any full-time position.



You should contact your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* for more information.



CIVILIAN TRAINING PROGRAM

Training and development are constant, ongoing activities. They take on as many forms as needs dictate and involve:

- Orientation of new civilian members
- Retirement counseling
- Learning of new skills
- Cross training or retraining
- Computer-assisted drills
- Individual coaching
- Off-duty tuition assistance

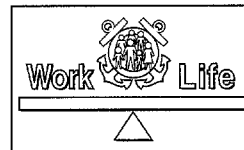
The Coast Guard is committed to providing training and development experiences to improve the performance of official duties; to increase productivity; to provide for workforce needs; and to encourage self-development.

Commanding Officers determine the training needs for civilian members under their command. Nominations for training are a supervisory responsibility based on:

- The civilian member's need for training
- The civilian member's potential for advancement
- The extent that abilities or performance can be improved by training

A variety of training sources and strategies are used to help develop skills for effective performance or in future assignments. Supervisors encourage improved performance through ongoing self-development. Supervisors use a planned process to identify training objectives. This includes requirements to meet mission-related needs. Various training options are evaluated for cost-effectiveness.

With rapid change and a multicultural workforce, the Coast Guard recognizes the need for training at all organization levels: new civilian members, technicians, clerical and administrative staff, professionals, supervisors, managers, and executives.



To obtain information on available training courses, please contact the Training Officer in your local servicing

Civilian Personnel Office or the Civilian Personnel Liaison for assistance and to see Coast Guard Civilian Training Manual [COMDTINST M12410.11 (series)].

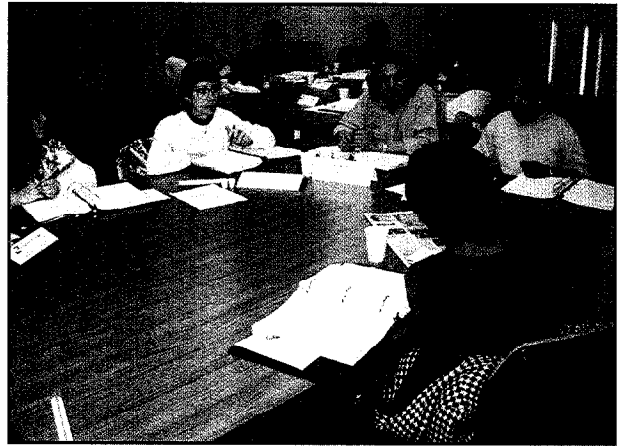
EMPLOYMENT & ADVANCEMENT



CIVILIAN CAREER COUNSELING AND MENTORING PROGRAM

The Coast Guard wants to help civilian members identify and meet career goals. The services available for this purpose depend on available staff, resources, and need. Services include:

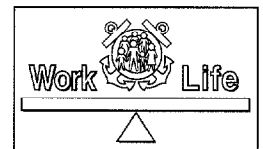
- Career planning, individual self-assessment, *Individual Development Plan* development, and professional career counseling
- Training on career planning, goal-setting, and job search
- Trained and qualified career counselors and mentors who provide career planning help
- A library on career planning and management, career options, and career change
- Individual job search aid including application preparation, finding job opportunities, networking techniques, and interview coaching
- Information on vacancies and application procedures



Mentoring training will be offered by your servicing Civilian Personnel Office for mentors and those they counsel. Mentors also help with career

development information. Contact your local servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* and ask to see *Civilian Career Counseling and Development Program* [COMDTINST M12411.1 (series)].

For career counseling or mentoring, call your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison*.



EMPLOYMENT & ADVANCEMENT



CIVILIAN UPWARD MOBILITY PROGRAM

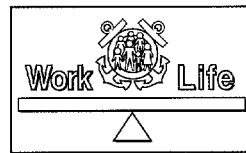
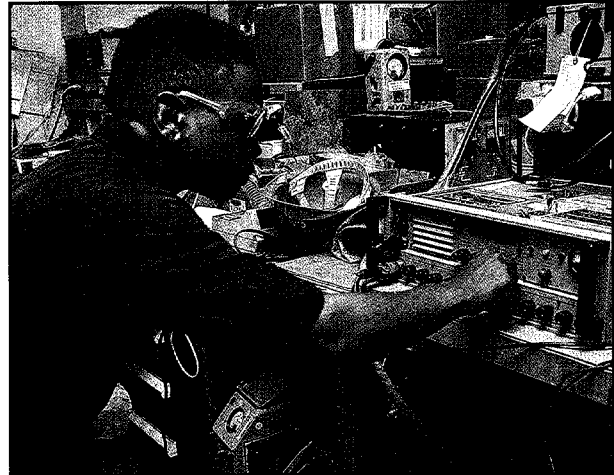
The Coast Guard *Upward Mobility Program* offers the opportunity for training, full use of skills, and career advancement. The program provides a structure for civilian members in lower grade levels (GS-9 and below, or Wage Grade equivalent) and in career-limited positions to enter new careers. Career opportunities exist in the following fields:

- Crafts
- Trades
- Administrative
- Technical
- Professional

Selected individuals are assigned to trainee positions. On-the-job assignments and selected training courses prepare trainees for their new careers.

Positions under the *Upward Mobility Program* must appear in a vacancy announcement and meet *Merit Promotion* guidelines.

Candidates selected must have the quality and level of background that indicates they have the potential to perform the target position. Selected trainee candidates progress to target positions within one-to-two years. Career counseling and progress evaluation are provided. On completion of the training and on-the-job experience requirements, the trainee enters the target position in the career field.



For more information on the program and available vacancies, contact your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* and ask to see *Coast Guard Upward Mobility Program* [COMDTINST 12713.12 (series)].

EMPLOYMENT & ADVANCEMENT



PERFORMANCE EVALUATIONS

The Coast Guard emphasizes civilian member performance evaluation to

improve organizational effectiveness through improved use of human resources.

Performance evaluations are used for a variety of personnel actions.

In the Coast Guard, there are two performance appraisal systems:

- Performance Management System
- Executive Performance Appraisal System

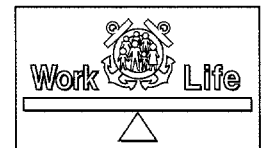
Performance Management System (PMS) includes civilian members in grades GS-1 through GS-15 (and Wage Grade equivalent). Changes in the PMS are expected in the future.

Executive Performance Appraisal System (EPAS) covers civilian members of the *Senior Executive Service (SES)*. The appraisal period for the SES is from 1 October to 30 September.

Performance evaluation uses job elements and performance standards. Job elements are the main job functions. Performance standards are the performance requirements for each job element.

Monitoring performance is ongoing, but civilian members are formally evaluated yearly. The performance discussion at the end of the appraisal cycle informs the civilian member of their success in meeting performance goals.

For more information, contact your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *Performance Management System* [COMDTINST M12430.6 (series)].



COMPENSATION, LEAVE & WORK SCHEDULES

WORK

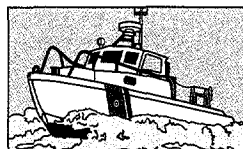
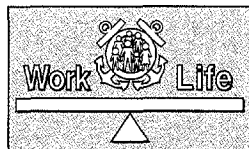
LIFE



There is a wide variety of pay, leave, and work schedules for civilian members. Many benefits result from special circumstances associated with working for the Coast Guard. This chapter includes:

- **Pay** discussing the basic pay systems and forms of compensation which may apply
- **Direct Deposit/Electronic Funds Transfer (DD/EFT)** indicating the benefits of electronically receiving your biweekly pay
- **Civilian Awards Program** identifying rewards for significant contributions by individuals and groups
- **Workers' Compensation Benefits** describing the benefits payable when disabled due to work related disease or injury
- **Unemployment Compensation** discussing the benefits under State administered unemployment programs
- **Leave** discussing the conditions and use of Annual and Sick Leave as well as Leave Without Pay (LWOP)
- **Family and Medical Leave** dealing with absences for individual and family support requirements
- **Special Leave** covering Court Leave, Excused Absence, Military Leave, Funeral Leave, and Home Leave
- **The Leave Transfer Program** explaining the Coast Guard's program for transferring annual leave to a civilian member for special medical situations
- **Work Schedules** discussing both Traditional and Alternative Work Schedules

This symbol indicates that you should contact your Work-Life Staff, servicing *Civilian Personnel Office*, or *Civilian Personnel Liaison* for more information.



This symbol indicates that you should contact your local Unit for more information.

Your *Civilian Benefits Library* contains the documents and publications mentioned in this Chapter as well as further information on compensation, leave, and work schedules. Civilian members should contact their servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to locate the nearest resource collection.



COMPENSATION, LEAVE & WORK SCHEDULES



PAY

Your pay system, grade, and step sets your basic pay. Most civilian members are in one of two pay systems:

- General Schedule (GS)
- Federal Wage System (FWS)

Special pay systems cover certain other groups. These include:

- Coast Guard Academy faculty
- Lighthouse keepers
- Ferryboat personnel
- Senior Executive Service members
- Lamplighters
- Administrative law judges

Coast Guard civilian members are paid every two weeks.

Premium Pay

Civilian members who work for more than eight hours a day or more than forty hours a week may earn overtime pay. People working compressed work schedules, (for example, biweekly pay periods consisting of eight nine-hour workdays and one eight-hour workday) are eligible for overtime only for hours which exceed their compressed work schedule. Criminal investigators and firefighters with a lot of irregular or occasional overtime work have a percentage of their base pay added as annual premium pay. Working on Federal holidays or Sundays, may also mean additional pay.

Allowances and Differentials

If you are exposed to a hazard, a physical hardship, or a working condition of an unusually severe nature, you may get added pay. In the FWS, it is called *environmental differential*; in the GS, it is called *hazard pay differential*. For working evenings or nights, you may earn a *night differential*. Because of high living costs in Alaska, Hawaii, and Puerto Rico, GS civilian members get a *cost-of-living allowance*.

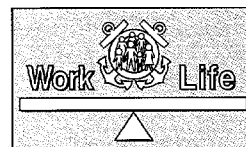
Locality Pay

If you are in an area where the Employment Cost Index is higher than the national average, you may be eligible for *locality pay*, also called *geographic pay*. Your personnel representative can tell you if your area has been approved by the Office of Personnel Management for *locality pay*.



Special Salary Rates

In many places, private sector pay is much higher than Federal pay. This means we are often unable to get qualified people to fill certain jobs. To help, higher starting salaries may be offered for these jobs. Ask your servicing Civilian Personnel Office or Civilian Personnel Liaison about which jobs are covered.



For more information on pay contact your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *Civilian*

Pay Reform [COMDTINST M12500.1 (series)] and *Federal Law Enforcement Pay Reform* [COMDTINST 12550.15 (series)].

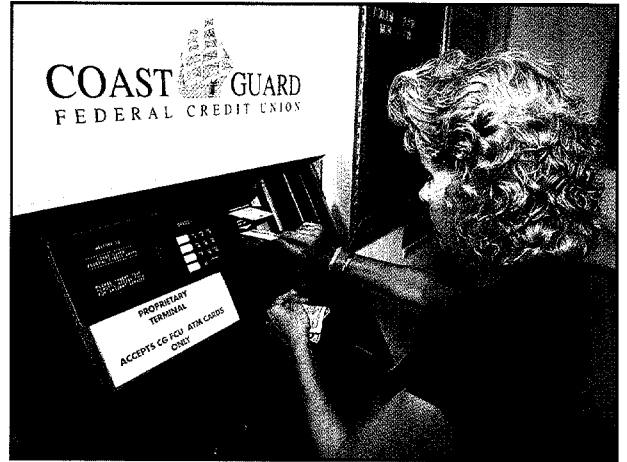
COMPENSATION, LEAVE & WORK SCHEDULES



DIRECT DEPOSIT/ELECTRONIC FUNDS TRANSFER

Direct Deposit/Electronic Funds Transfer (DD/EFT) allows the electronic transfer of your biweekly pay directly to a personal bank account. This is accomplished through the use of a national electronic payment network by the Federal Reserve Banking System. Enrolling in DD/EFT:

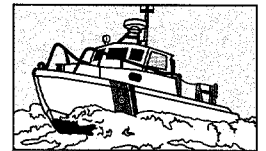
- Ensures your money is available at the start of business on payday. It is more secure than a Treasury check. The loss or theft of pay checks are avoided.
- Ensures uninterrupted deposits while you are on travel, sick leave, or vacation.
- Eliminates a special trip to the bank or credit union to deposit your pay check.
- Allows you to access your money sooner and to earn more interest by depositing your pay earlier. Interest is earned immediately on deposits to interest-bearing accounts. A number of banks or credit unions offer loan discounts to their customers whose salary payments are received by DD/EFT.
- Gives you privacy since only you and the payroll office know the amount of your pay that is deposited on payday.



Other Benefits

DD/EFT is less expensive for the government. For each DD/EFT, the Treasury saves approximately \$30 per year. Additionally, DD/EFT reduces government paperwork, operational costs, and postage. This saves tax dollars and helps reduce the Federal deficit.

For more information and the necessary forms to enroll in DD/EFT, you should contact your local Unit's administrative office.



COMPENSATION, LEAVE & WORK SCHEDULES



CIVILIAN AWARDS PROGRAM

The Civilian Awards Program rewards individuals and groups in the Coast Guard. The program includes cash awards for special acts and inventions. Non-monetary "honorary" awards are given for a broad range of contributions.

The awards program seeks to motivate by recognizing creativity in the workplace. Ultimately, the program seeks to improve operations and services by raising productivity.



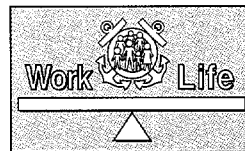
Features of the Program

The highest recognition for civilian members are honorary awards. They are approved by the Commandant and the Secretary of Transportation.

Civilian members are also recognized for tangible or intangible benefits or services to the Coast Guard. These include inventions, suggestions, or special acts or services. These must contribute to the efficiency, economy, or improvement of Coast Guard operations. They may also increase customer satisfaction or reduce paperwork. The award may be monetary or nonmonetary.

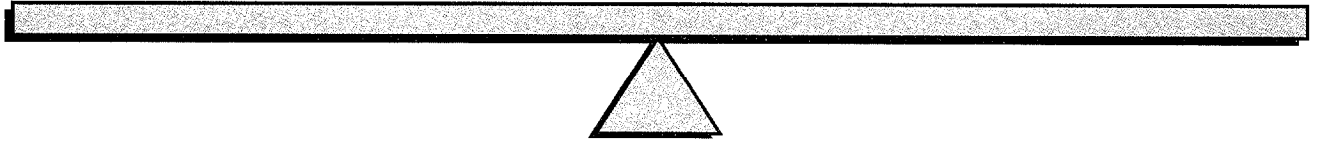
- *On-The-Spot Cash Award* recognizes extra special work efforts and contributions with up to \$200 given for a single contribution.
- *Time Off As An Incentive Award* recognizes quality work contributions, special skill in assignments, and mission accomplishment. This provides from one to forty hours for one award and up to eighty hours in a year.

The Coast Guard also nominates civilian and military members for awards created by other Federal agencies and professional organizations.



For more information on civilian awards, contact your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *Civilian Awards Program* [COMDTINST 12451.1 (series)].

COMPENSATION, LEAVE & WORK SCHEDULES



WORKERS' COMPENSATION BENEFITS

Workers' compensation benefits are paid if you become disabled due to a work-related injury or occupational disease. The U.S. Department of Labor, Office of Workers' Compensation Programs (OWCP) administers this compensation program.

Continuation of Pay

Continuation of Pay (COP) is a temporary continuation of regular salary. It lasts for up to 45 calendar days. It is paid for wage loss due to disability and medical treatment after a traumatic injury. This benefit continues your income during OWCP processing. COP is subject to income tax, retirement, and other deductions. After COP is over you must use annual and/or sick leave.

Disability Benefits

OWCP has two types of benefits:

- Schedule awards
- Compensation for lost wage earning capacity

These benefits are based on the nature of the disability. You can not receive both benefits for the same injury.

Schedule Awards are paid for a specific period of time for the permanent loss of certain body parts and functions.

Compensation for lost wage earning capacity is paid while you can not resume regular work because of the disability.

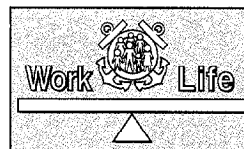
Death Benefits

OWCP benefits are paid to survivors in the event of death. If entitled to retirement benefits and OWCP benefits, the survivor may choose which benefit to receive.

Compensation *versus* Annuity

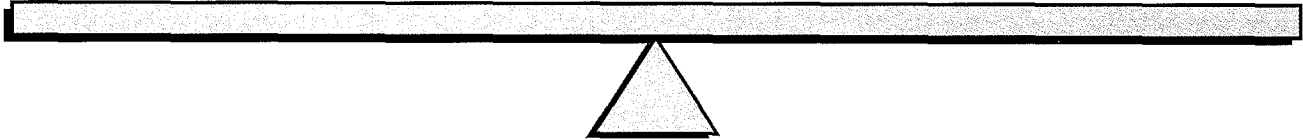
In general, you can not get OWCP benefits *and* an annuity *unless the OWCP benefit is a schedule award*. If eligible for compensation and retirement, the civilian member must choose which benefit to receive.

Civilian members who separate and apply for OWCP benefits should apply for disability retirement within one year of separating. This saves annuity rights and survivor rights.



For more information on OWCP and other disability benefits programs, contact your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison*.

COMPENSATION, LEAVE & WORK SCHEDULES



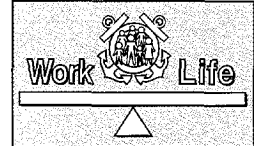
UNEMPLOYMENT COMPENSATION

States run the unemployment compensation program. In most States, to be eligible you must be *able and ready for work*. You also must have a certain amount of employment and/or wages within a certain time period. You may be ineligible for unemployment benefits if you are fired, quit, or refuse employment. If eligible, unemployment benefits normally are payable for up to 26 weeks.

Unemployment benefits are reduced by retirement benefits, severance pay, and the annual leave lump-sum payment.

Call your *Civilian Personnel Office* or *Civilian Personnel Liaison* for more information and to see *Workers' Compensation*

Forms and Procedures [COMDTINST M12810.1 (series)], *Workers' Compensation Policies and Procedures* [COMDTINST M12810.2 (series)], and *Unemployment Compensation for Federal Employees* [COMDTINST M12850.1 (series)].



COMPENSATION, LEAVE & WORK SCHEDULES



LEAVE

Civilian members earn two forms of paid leave:

- Annual leave
- Sick leave

The length of the civilian member's Federal service determines the rate for earning leave. Several other forms of leave are also available to civilian members under special conditions and for specific purposes. *Leave without pay* (LWOP) is also allowed under certain circumstances.

Annual Leave

Annual leave is an absence from work with pay. Normally used for vacations, it may be used anytime a civilian member is absent from work, including for illness. Annual leave is approved in advance by the supervisor.

Civilian members who have *less than three years* of Federal service earn four hours of annual leave each biweekly pay period (thirteen days a year). Those with *at least three but less than fifteen years* earn six hours each pay period (twenty days a year). Those with *fifteen or more years* of service earn eight hours each pay period (twenty-six days a year).

Part-time civilian members earn annual leave on a prorated basis.

Generally, civilian members may not carry over from one year to the next more than 240 hours, or 30 days, of annual leave. At the end of the leave year, any accumulated annual leave over 240 hours is lost. This is commonly known as *use or lose* annual leave.

Sick Leave

Sick leave is an absence from work, with pay. It is normally used for absence from work for medical reasons such as illness, injury, or medical and dental appointments. Sick leave may also be used when taking care of an immediate family member with a contagious disease.

Permanent civilian members and temporary civilian members with appointments of ninety days or longer, earn sick leave. Most individuals earn four hours of sick leave each biweekly pay period. Up to 13 days (or 104 hours) of sick leave can be accumulated each year.

Part-time civilian members earn sick leave on a prorated basis.

A civilian member can carry all of their sick leave balance over from one year to the next.

COMPENSATION, LEAVE & WORK SCHEDULES

Leave Without Pay

Leave without pay (LWOP) is a member-requested period of nonpay and nonduty status. If LWOP in a calendar year equals the hours normally worked in a pay period, sick and annual leave for that pay period are lost.

Up to six months of LWOP in a calendar year is credited toward the annual and sick leave earning category. LWOP in excess of six months in a calendar year is not creditable for any of these purposes.

LWOP can be used for the following *without* the six month limitations:

- Military service (i.e., military furlough)
- To receive certain medical treatments as a disabled veteran
- While receiving workers' compensation

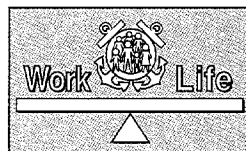
If a civilian member is in the immediate family of a military or another civilian member being transferred, up to ninety days LWOP for seeking employment at a new geographic location may be granted. Before LWOP is granted, the civilian member must meet certain conditions. If a Federal job is found within ninety days, the dependent gets credit for leave, reduction-in-force, retirement, and Thrift Savings Plan purposes.



Health insurance may be continued while in a LWOP status for *up to 365 calendar days* in most cases. The civilian member must pay their portion of the premium. For further information, refer to *Chapter 5: Health Care & Wellness*.



Life insurance may be continued, without cost, for *up to 365 days*. For further information, refer to *Chapter 5: Health Care & Wellness*.



For more information on *leave without pay* (LWOP), ask your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *Hours of Duty, Pay, and Leave, Annotated* [Federal Personnel Manual Supplement 990-2] *Book 630, Absence and Leave, Restoration of Forfeited Annual Leave* [COMDTINST 12630.6 (series)], and *Leave Without Pay for Dependents of Transferring Military Members or Transferring Civilian Employees* [COMDTINST 12630.4 (series)].

For more information, contact your Unit administrative officer or supervisor.



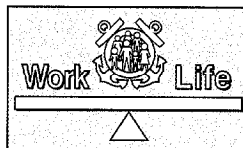
COMPENSATION, LEAVE & WORK SCHEDULES



FAMILY AND MEDICAL LEAVE

Annual leave, sick leave, or *leave without pay* (LWOP) may be authorized to civilian members for medical purposes or parental and family responsibilities. Such circumstances include:

- *Leave for Medical Purposes:* Sick leave or LWOP is available for use based on the medical needs of the civilian member.
- *Leave for Childbirth:* Sick leave is appropriate only for the mother. Either parent may take annual leave or LWOP.
- *Leave for Adoption and Foster Care:* Annual leave and LWOP may be taken by either parent. Sick leave is not appropriate.
- *Leave for Infant and Child Care:* Annual leave and LWOP are appropriate for well-baby care, routine illness, or making child care arrangements. Sick leave may only be given where the civilian member must stay home to care for a child with a contagious disease or the civilian member would threaten their coworkers' health because of exposure to such a disease.
- *Leave for Care of Elderly and Infirm:* Annual leave and LWOP are appropriate to attend to the medical and personal needs of elderly and infirm dependents. Sick leave may be granted when caring for a family member with a contagious disease.
- *Leave for Other Family Responsibilities:* Annual leave and LWOP may be taken for such activities as teacher conferences, assemblies, etc.



For more information on family and medical leave, you should call your *Civilian Personnel Office* or *Civilian Personnel Liaison* and ask to see *Hours of Duty, Pay, and Leave, Annotated* [Federal Personnel Manual Supplement 990-2] *Book 630, Absence and Leave, and Leave for Parental and Family Responsibilities* [COMDTINST 12630.8 (series)].

The local command may grant leave to the civilian member consistent with the requirements of the type of leave used. Leave should be given in a manner that is compassionate and flexible without adversely affecting the accomplishment of Coast Guard missions.



COMPENSATION, LEAVE & WORK SCHEDULES



SPECIAL LEAVE

The Coast Guard offers civilian members several types of special leave. Advance permission and documented circumstances are required for all of the following:

- Court Leave
- Excused Absence
- Military Leave
- Funeral Leave
- Home Leave

Court Leave

Court leave may be granted for jury duty or witness service. *Court leave* is an authorized paid absence from work, which is not charged to leave. *Court leave* is available only during the period of the summons. *Court leave* is granted to both permanent and temporary civilian members, whether working full-time or part-time. When on LWOP, a civilian member does not get *court leave*.

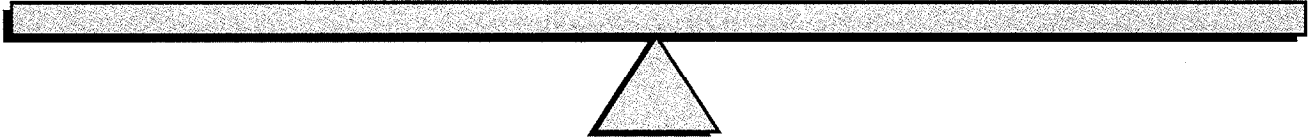
Excused Absence

An *excused absence* is a paid absence from duty, administratively authorized without charge to leave. Ordinarily, *excused absences* are authorized on an individual basis, except where an installation closes, or an entire group is excused from work for various reasons.

When *excused absence* is received, pay continues, without loss or reduction. Events which may be approved for *excused absence* are:

- Registration and voting
- Civil defense training (up to forty hours per calendar year)
- Participation in military funerals
- Any other event at the approving official's discretion

COMPENSATION, LEAVE & WORK SCHEDULES



Military Leave

Paid *military leave* for active duty for training is given to civilian members who are reservists in the Armed Forces or are National Guard members.

Career full-time and part-time civilian members and temporary civilian members with appointments which exceed one year may receive *military leave*. Eligible civilian members accrue a maximum of fifteen days *military leave* each fiscal year. Unused *military leave* may be carried over to the next fiscal year (not to exceed fifteen days). Part-time civilian members accrue *military leave* on a prorated basis. Up to twenty-two additional days of *military leave* in a calendar year may be authorized for reservists or National Guardsmen who perform active duty for law enforcement purposes.

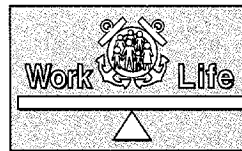
Funeral Leave

Up to three days of paid *funeral leave* is available to civilian members to arrange or to attend the funeral or memorial service for an immediate relative who died from a wound, disease, or injury received in the armed forces in a combat zone.

Home Leave

A civilian member completing at least twenty-four months of continuous service outside the United States may qualify for *home leave*. *Home leave* is earned at the rate of five, ten, or fifteen days for each twelve months of service abroad. The earning rate of *home leave* is determined by the type of assignment.

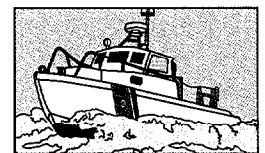
There is no limit on the amount of *home leave* accumulated. *Home leave* accounts are transferred or reccredited when moving between agencies or when reemployed without a break in service of more than ninety days. *Home leave* may not be paid in a lump sum.



For more information on *court leave*, *excused absences*, *military leave*, *funeral leave*, or *home leave*, ask your servicing

Civilian Personnel Office or Civilian Personnel Liaison to see *Hours of Duty, Pay, and Leave, Annotated* [Federal Personnel Manual Supplement 990-2] Book 610, *Hours of Duty*, and Book 630, *Absence and Leave*, and *Court Leave* [COMDTINST 12630.9 (series)].

Your Unit administrative officer or supervisor can provide additional information.



COMPENSATION, LEAVE & WORK SCHEDULES



LEAVE TRANSFER PROGRAM

Civilian members may transfer their own unused, accrued annual leave to another civilian member who needs the leave because of a medical emergency. Generally, annual leave may be transferred only to another Department of Transportation employee. Under certain circumstances, transfers of annual leave may be accepted from employees of other agencies.

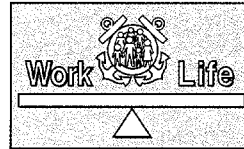
A leave donor may donate up to one-half of the annual leave to be earned in a leave year. If the civilian member will forfeit annual leave at the end of the leave year, they may donate the *lesser* of:

- One-half of the annual leave to be earned during the leave year
- The hours remaining in the leave year (as of the date of the transfer) they are scheduled to be worked

The transferred annual leave is used under the same rules as if it was earned. The recipient may NOT:

- Transfer the leave to another recipient
- Receive a lump-sum payment for the transferred leave
- Recredit the transferred leave if reemployed

Any unused transferred leave, is restored to each leave donor based on a computation formula.



You should contact your *Civilian Personnel Office* or *Civilian Personnel Liaison* for more information and ask to see *Hours of Duty, Pay, and Leave, Annotated* [Federal Personnel Manual Supplement 990-2] *Book 630, Absence and Leave, and Civilian Voluntary Leave Transfer Program* [COMDTINST 12630.7 (series)]. The Work-Life Staff can also help you with information on the program.

Your Unit administrative office or supervisor can provide additional information.



COMPENSATION, LEAVE & WORK SCHEDULES



WORK SCHEDULES

Traditional Work Week

The traditional work week consists of forty hours worked in five, eight-hour daily tours of duty. Civilian members are paid for the hours they actually work and not for the time taken for lunch breaks. Work performed outside of the forty-hour work week may entitle certain civilian members to premium pay. Work weeks are typically designated by local Unit policy.

Alternative Work Schedules

The Coast Guard also allows civilian members alternative work schedules for completing their forty-hour work week. These options include:

- Flexitime
- Compressed work schedules

Flexitime

Flexitime means a system of work scheduling which splits the work day into two distinct kinds of time:

- Core time
- Flexible time

There are two requirements under all flexitime schedules. Civilian members must be at work during the core time and must account for their total number of hours scheduled for work.

Compressed Work Schedules

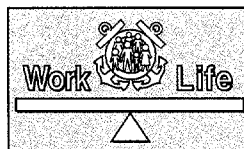
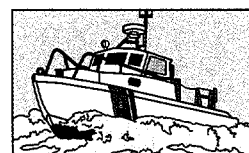
With a compressed work schedule, the civilian member works for 80 hours, during each biweekly pay period, in less than ten working days. Two of the most common compressed work schedules are:

- 5/4-9 schedule
- 4-10 schedule

Under the *5/4-9 schedule*, the civilian member works four nine-hour days during one of the two weeks in the pay period. During the other week of the pay period, the civilian member works four nine-hour days and one eight-hour day. Under the *4-10 schedule*, the civilian member works four ten-hour days each week.

Requests to work under a compressed work schedule must be approved by the Coast Guard.

Contact your Unit's administrative office about the use or potential for flexitime or compressed work schedules.



For further information on this subject, call your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* and ask

to see *Hours of Duty, Pay, and Leave, Annotated* [Federal Personnel Manual Supplement 990-2] Book 610, *Hours of Duty* and Book 620, *Alternative Work Schedules*, and *Compressed Work Schedule for Civilian Employees* [COMDTINST 12620.1 (series)].

PLANNING FOR RETIREMENT

WORK

LIFE

There are two Federal retirement programs for Coast Guard civilian members – the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS). CSRS, the older and currently larger of the two systems, is a closed system since all new civilian members are covered by FERS. Because retirement planning involves many issues, you are strongly advised to contact your Civilian Personnel Office or Civilian Personnel Liaison. These policies, procedures, and benefits assist civilian members to achieve the most from their retirement benefits and to foster successful transitions to retired life. Topics covered in this chapter include:

- **Civil Service Retirement System (CSRS) and Civil Service Offset Plan (CSRS-Offset)** identifying the coverage and benefits under these programs
- **Federal Employees Retirement System (FERS)** describing the three-tiered retirement program for individuals covered under this system
- **Special Retirement Provisions for Law Enforcement Officers and Firefighters** describing the retirement benefits for individuals in these special occupations
- **Disability Retirement** describing the disability retirement requirements for all retirement systems
- **Designation of Beneficiary** describing survivors' benefits
- **Social Security Benefits** addressing the provisions of the Old Age, Survivors, and Disability Insurance Act administered by the Social Security Administration
- **Thrift Savings Plan** discussing this tax-deferred retirement plan



This symbol indicates that you should contact your Work-Life Staff, servicing *Civilian Personnel Office*, or *Civilian Personnel Liaison* to get more information on a particular topic. Questions about taxation of retirement or Social Security benefits should be directed to your local Internal Revenue Service or Social Security Administration office.

Your *Civilian Benefits Library* contains the documents and publications mentioned in this Chapter as well as further information on retirement planning. Civilian members should contact their servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to locate the nearest resource collection.



PLANNING FOR RETIREMENT



CIVIL SERVICE RETIREMENT SYSTEM

The **Civil Service Retirement System (CSRS)** covers employees hired before 1984 and is closed to new members.



Civilian Member Contributions

Individuals covered by **CSRS** pay seven percent of basic pay for a basic retirement annuity. They also pay *Medicare tax*, which is 1.45 percent of total compensation received. In addition, they may contribute up to ten percent of their pay during all of their Federal service to a voluntary contributions account. At retirement, voluntary contributions may be taken in a lump sum or used to purchase additional **CSRS** annuity benefits for the civilian member.

Creditable Civilian Service

CSRS covered service is used to determine eligibility to retire and to compute the annuity. Service not covered by retirement deductions or "deposit service" is used for retirement eligibility but will result in a reduced annuity. To avoid this, the retirement deductions (plus interest) must be paid before retirement. If **CSRS** retirement contributions are withdrawn, the service can still be used to determine eligibility to retire. However, the withdrawn money (plus interest) must be paid prior to retirement or the service cannot be used in computing the amount of the annuity.

Creditable Military Service

Generally, honorable active duty military service is credited for retirement. Military service performed before 1957 does not require a military deposit. Post-1956 military service requires a military deposit before it can be used for **CSRS** retirement purposes. Military retirees must waive military retired pay to receive credit for ANY military service.

Civil Service Offset Plan

The **Civil Service Offset Plan (CSRS-Offset)** is a modified version of **CSRS**. It covers civilian members who temporarily left Federal employment for more than 365 calendar days and returned after 1983. Upon rehiring, they are mandatorily covered by Social Security. However, they have enough prior **CSRS** service (five years) to avoid automatic transfer to **FERS**. Individuals who are rehired under **CSRS-Offset** have the opportunity to transfer to **FERS** during the six months following reemployment.

CSRS-Offset eligible civilian members pay the full Social Security tax (7.65 percent of basic pay including the *Medicare tax*), plus a reduced amount to **CSRS** (0.8 percent of basic pay). **CSRS-Offset** covered civilian members may make voluntary contributions to their **CSRS** annuity account.

At retirement, **CSRS-Offset** retirees receive the same retirement benefits as regular **CSRS** retirees until eligible for Social Security benefits. Once they are eligible for Social Security benefits, their **CSRS** annuity is reduced or "offset" by the amount of their Social Security benefit.

PLANNING FOR RETIREMENT

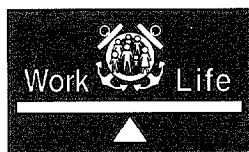
Retirement Options

There are several retirement options available to **CSRS** and **CSRS-Offset** covered civilian members. Age and service requirements vary depending on the type. These requirements are noted in the next chart.

All retirements, except deferred retirement, begin within 30 days of separation.

Annuities computed under “*Early Out*” or *Discontinued Service* retirement provisions are reduced for age if you retire before age 55.

RETIREMENT REQUIREMENTS FOR CSRS and CSRS-OFFSET		
TYPE OF RETIREMENT	AGE REQUIREMENT	SERVICE REQUIREMENT
Optional	55	30 years
	60	20 years
	62	5 years
“Early Out”	50	20 years
	Any Age	25 years
Discontinued Service	50	20 years
	Any Age	25 years
Deferred	62	5 years
Disability	Any Age	5 years



For more information on the **Civil Service Retirement System**, ask your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *CSRS and FERS Handbook*

for *Personnel and Payroll Offices* [Federal Personnel Manual Supplement 830-1] Chapters 1, 21-23, 30, 31, and 50. For information on retirement benefits for part-time civilian members, ask to also see Chapter 55.

PLANNING FOR RETIREMENT

FEDERAL EMPLOYEES RETIREMENT SYSTEM

The **Federal Employees Retirement System (FERS)** is a three-tiered retirement program that coordinates:



- Federal basic annuity
- Social Security coverage
- Tax-deferred retirement savings and investment plan, the *Thrift Savings Plan (TSP)*

Civilian members hired *after December 31, 1983*, are covered by **FERS**. Civilian members who transferred to **FERS** *during the July-December 1987 Open Season* are also covered. Civilian members in **CSRS** or **CSRS-Offset** can transfer to **FERS** only with a break in service of more than three days.

Civilian Member Contributions

Individuals covered by **FERS**, pay 0.8 percent of their basic pay for their basic annuity. They also pay the full Social Security tax, currently 7.65 percent of total compensation received, which includes the *Medicare tax*.

Creditable Civilian Service

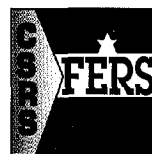
FERS covered service is used to determine eligibility to retire and to compute the basic annuity. Service not covered by **FERS** retirement deductions is used for retirement purposes only if it occurred before 1989 AND a deposit (plus interest) is paid. If **FERS** retirement contributions are withdrawn the service is not creditable for any retirement purpose.

Creditable Military Service

Generally, honorable active duty military service is credited. Military service performed before 1957 does not require a military deposit. Post-1956 military service requires a military deposit for **FERS** credit. Military retirees must waive military retired pay to receive credit for ANY military service.

Retirement Options

In general, the same types of retirement options that are available to **CSRS** civilian members are available to **FERS** civilian members. However, there are significant differences. For example, **FERS** civilian members must attain a *Minimum Retirement Age (MRA)* to retire with 30 or more years of service. (**MRA** ranges from ages 55 to 57 depending on the civilian member's year of birth.) The age and service requirements for all retirements under **FERS** are listed in the chart on the next page.



Once an civilian member transfers to **FERS**, he or she must retire under the **FERS** eligibility requirements.

All retirements, except deferred retirements, begin within thirty days of separation. Unlike **CSRS**, **FERS** annuities computed under the "*Early Out*" or *Discontinued Service* retirement provisions are NOT reduced for age if the retiring civilian member is under age 55. However, annuities computed under the **MRA + 10** provisions are reduced for age.

PLANNING FOR RETIREMENT

RETIREMENT REQUIREMENTS FOR FERS				
TYPE OF RETIREMENT	YEAR OF BIRTH	MINIMUM RETIREMENT AGE	MINIMUM SERVICE REQUIREMENTS	
			FOR FULL BENEFITS	FOR REDUCED BENEFITS
Optional and Deferred	N/A	62	5	N/A
	N/A	60	20	N/A
	Before 1948	55	30	10
	1948	55 & 2 mos	30	10
	1949	55 & 4 mos	30	10
	1950	55 & 6 mos	30	10
	1951	55 & 8 mos	30	10
	1952	55 & 10 mos	30	10
	1953-1964	56	30	10
	1965	56 & 2 mos	30	10
	1966	56 & 4 mos	30	10
	1967	56 & 6 mos	30	10
	1968	56 & 8 mos	30	10
	1969	56 & 10 mos	30	10
	1970 & After	57	30	10
Discontinued Service & "Early Out"	N/A	50	20	N/A
	N/A	Any	25	N/A
Disability	N/A	Any	1.5	N/A

Annuity Supplement

If you retire before age 62, you receive an *annuity supplement* until you reach age 62. The value of this *annuity supplement* approximates the value of the Social Security benefit for your **FERS** service.

For more information on the **Federal Employees Retirement System**, ask your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *CSRS and FERS Handbook for Personnel and Payroll Offices* [Federal Personnel Manual Supplement 830-1] Chapters 1, 21, 22, 30, and 50. For information on retirement benefits for part-time civilian members, ask to also see Chapter 55.



PLANNING FOR RETIREMENT

SPECIAL RETIREMENT PROVISIONS FOR LAW ENFORCEMENT OFFICERS AND FIREFIGHTERS

Civil Service Retirement System

There are special retirement rules for law enforcement officers and firefighters under **CSRS**. These special rules are discussed below. Law enforcement officers and firefighters covered by **CSRS** should also refer to the general information for all civilian members covered by **CSRS**.



Civilian Member Contributions

Law enforcement officers and firefighters pay 7.5 percent of basic pay for retirement. They also pay a *Medicare tax* of 1.45 percent of total compensation received.

Retirement Eligibility

If covered by **CSRS**, law enforcement officers and firefighters may retire at age 50 or older with at least 20 years of law enforcement or firefighter service. Generally, they **MUST** separate from their law enforcement or firefighter position at the mandatory retirement age. A special formula is used to compute retirement benefits. This special formula is used even if the individual is no longer covered by the special rules at the time of retirement.

Federal Employees Retirement System

There also are special retirement rules for Federal law enforcement officers and firefighters under **FERS**, as discussed below. Law enforcement officers and firefighters covered by **FERS** should also refer to the general information for all civilian members covered by **FERS**.



Civilian Member Contributions

Law enforcement officers and firefighters pay a Social Security tax of 7.65 percent of total compensation received. They also pay 1.3 percent to the retirement fund for their basic annuity.

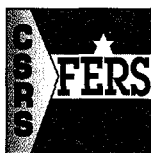
Retirement Eligibility

If covered by **FERS**, law enforcement officers and firefighters may retire at age 50 with 20 years of law enforcement or firefighter service. They may retire at any age with at least 25 years of law enforcement or firefighter service. Normally, they **MUST** separate from their law enforcement or firefighter position at the mandatory retirement age. A special formula is used to compute the retirement benefits of a law enforcement officer or firefighter. This special formula is used even if the person is no longer covered by the special group provisions at the time of retirement.

PLANNING FOR RETIREMENT

Transferees

If a law enforcement officer or firefighter transfers from **CSRS** to **FERS**, special rules apply depending on when the transfer occurs.



Civilian Member Contributions

Transferees to **FERS** pay the same amount as other **FERS** law enforcement and firefighter personnel, Social Security tax of 7.65 percent of total compensation received and 1.3 percent to the retirement fund for their basic annuity.

Retirement Eligibility

Law enforcement officers or firefighters covered by **CSRS** (or **CSRS-Offset**) can transfer to **FERS**, and get the same **FERS** retirement eligibility. If the civilian member has *at least five years* of **CSRS** civilian service before transferring, all service before the transfer date is covered under **CSRS** computation rules. Service after the transfer is covered by **FERS** rules.

With *less than five years* of service before transfer, law enforcement officer and/or firefighter service is covered by **FERS** rules.

For more information about the special provisions covering law enforcement officers and firefighters under

CSRS or **FERS**, ask your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *CSRS and FERS Handbook for Personnel and Payroll Offices* [Federal Personnel Manual Supplement 830-1] Chapters 46, 51, and 54.



PLANNING FOR RETIREMENT

DISABILITY RETIREMENT

Disability retirement eligibility is based on the civilian member's type of retirement coverage. Eligibility requirements and computation of annuity is summarized below. The *Office of Personnel Management* (OPM) must also determine that the civilian member is unable to work due to a medical condition.

Civil Service Retirement System

Eligibility Requirements: In general, **CSRS** eligibility for disability retirement requires *at least five years* of creditable service.



Computation of Annuity: **CSRS** disability benefits are computed under the general retirement formula. This happens if the civilian member is 60 years old or older or is under age 60 with 22 or more years of service.

A **CSRS** disability retirement annuity continues for life. The disability annuity stops on recovery from the disabling condition or when you can work again.

Federal Employee Retirement System



Eligibility Requirements: In general, **FERS** eligibility for disability retirement requires *at least 18 months* of civilian service. **FERS** disability retirees **MUST** apply for Social Security disability benefits when they apply for a **FERS** disability annuity.

Computation of Annuity: The **FERS** disability annuity is computed three times:

- The first year of retirement
- The second year of retirement
- At age 62

If eligible for optional retirement or age 62 or older, you may not retire on disability. A **FERS** disability annuity continues for life. The disability stops on recovery from the disabling condition or when you can work again. A **FERS** annuity supplement is not paid if you retire on disability.



FERS transferees are covered by **FERS** disability retirement. **CSRS** service is used to compute disability benefits under **FERS**.

For more information on **CSRS** or **FERS** disability benefits, ask your *Civilian Personnel Office* or *Civilian Personnel Liaison*

to see *CSRS and FERS Handbook for Personnel and Payroll Offices* [Federal Personnel Manual Supplement 830-1] Chapters 60 and 61.



PLANNING FOR RETIREMENT

DESIGNATION OF BENEFICIARY

The eligible surviving spouse and/or children receive a survivor annuity. If there is no survivor eligible for an annuity, the money in the retirement fund is paid in a lump sum, in the following order:

- Designated beneficiary
- Spouse
- Children or their descendants
- Parents
- Executor or administrator of estate
- Next of kin

The designation of beneficiary continues in effect until changed or cancelled. To designate a beneficiary, you must file the form required by your type of retirement coverage.

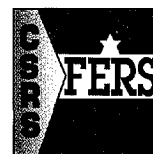


To designate a beneficiary under **CSRS**, complete *Designation of Beneficiary (CSRS)* [Form SF-2808].



To designate a beneficiary under **FERS**, complete *Designation of Beneficiary (FERS)* [Form SF-3102].

If you transferred from **CSRS** to **FERS**, your prior designation of beneficiary is cancelled. To redesignate a beneficiary, you must complete *Designation of Beneficiary (FERS)* [Form SF-3102].



For more information on designation of beneficiary and to get the required forms, ask your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *CSRS and FERS Handbook for Personnel and Payroll Offices* [Federal Personnel Manual Supplement 830-1] Chapter 34.



PLANNING FOR RETIREMENT

SOCIAL SECURITY BENEFITS

Social Security is a social insurance program for old age, disability, and survivor benefits.

For regular Social Security retirement benefits you must have worked and contributed to Social Security for at least ten years and be at least sixty-two years old.

Windfall Elimination Provision

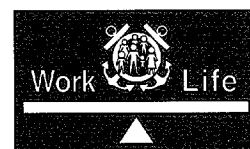
The Social Security Administration uses a special formula to compute your Social Security benefit when you also earn a pension based on work not covered by Social Security. This is called the *Windfall Elimination Provision* (WEP) and it reduces the Social Security benefit. Under certain requirements you may be exempt from the WEP.

Government Pension Offset

A spouse of a Social Security wage earner may be eligible for Social Security spousal or survivor benefits.

However, if a spouse receives their own Government pension not covered by Social Security (i.e., a **CSRS** annuity), part of the Government pension will offset the amount of any Social Security benefits payable. This reduction is called the *Government Pension Offset*. **FERS** and **CSRS-Offset** civilian members are exempt from the *Government Pension Offset*.

For information on the *Windfall Elimination Provision* and the *Government Pension Offset*, see your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison*.



For information on any other area of Social Security, call your local Social Security Administration office. Their telephone number can be found in the blue pages of the local telephone book or call:



**Social Security
Administration**
1-800-SSA-1213

PLANNING FOR RETIREMENT

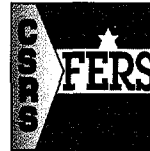
THRIFT SAVINGS PLAN

The *Thrift Savings Plan* (TSP) is a tax-deferred retirement savings and investment plan. Although any civilian member may elect to join the TSP, voluntary, automatic, and matching contributions will depend on your retirement plan as described below.

CSRS covered individuals may join the TSP and contribute up to five percent of their basic pay. They do NOT receive *automatic* or *matching* contributions from the Government.



FERS covered individuals get an automatic Government contribution to their TSP accounts that equals one percent of basic pay. They also may contribute up to ten percent of basic pay to TSP. Total contributions can not exceed an annual limit set each year by the Internal Revenue Service. The Coast Guard matches your TSP contributions as shown in the chart below.



Upon transfer to FERS, you may elect to join the TSP. The automatic one percent Government contribution and any matching contributions begin immediately.

PERCENT OF BASIC PAY CONTRIBUTED TO YOUR ACCOUNT (FERS Civilian Members ONLY)

You Put In:	+	Automatic (1%) Contribution	+	Agency Matching Contribution	=	And the Total Contribution Is:
0%		1%		0%		1%
1%		1%		1%		3%
2%		1%		2%		5%
3%		1%		3%		7%
4%		1%		3.5%		8.5%
5%		1%		4%		10%
6% - 10%		1%		4%		11% - 15%

PLANNING FOR RETIREMENT

Investment Funds

There are three investment funds:

- G Fund
- F Fund
- C Fund

The *Government Securities Investment Fund* (G Fund) is invested in U.S. Treasury securities. The *Fixed Income Investment Fund* (F Fund) is invested in a bond index fund. The *Common Stock Index Fund* (C Fund) is invested in a stock index fund.



You may change the amount of contributions during any of the semi-annual open enrollment seasons (15 May-to-31 July and 15 November-to-31 January).

See your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* for the necessary form.

Loan Program

While employed, you may borrow your **TSP** contributions and earnings on those contributions. Loans are allowed for financial hardship, to purchase a primary residence, or to pay education or medical expenses. The loan payments, which include interest, are deducted from your pay and deposited back into your **TSP** account.

Withdrawal Options

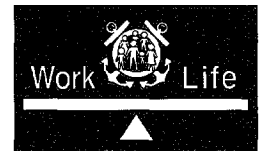
At retirement, you may:

- Get a lump sum
- Transfer to an *individual retirement account* (IRA)
- Purchase an annuity
- Leave the money to withdraw later

Leaving Federal service before retirement limits these options. There is a tax penalty for early withdrawal of **TSP** funds.

For more information on the **Thrift Savings Plan**, ask your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison*

to see *Withdrawing Your TSP Account Balance* [TSPBK02], *Thrift Savings Plan Investments: Options and Operations* [TSPBK03], *Thrift Savings Plan Loan Program* [TSPBK04], *Thrift Savings Plan Annuities* [TSPBK05], *Summary of the Thrift Savings Plan for Federal Employees* [TSPBK08], and *Thrift Savings Plan Loan Program* [COMDTINST M12849.1 (series)].



RELOCATION & TEMPORARY DUTY TRAVEL

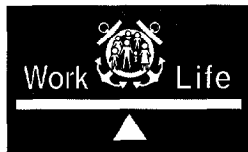
WORK

LIFE

This chapter introduces the relocation process which is available under certain circumstances for new and current civilian members. Travel and relocation expenses may be allowable in instances where a current member is moved from one duty station to another at a different geographic location. Civilian members being reassigned from one Federal agency to another may also receive benefits. This chapter covers:

- **Transfer Process** describing how civilian members are moved to new geographical locations
- **Permanent Change of Station (PCS)** process describing travel and household shipment allowances
- **Relocation Services Program** covering home sale and marketing services
- **OUTCONUS Transfers** explaining the special policies for civilian members' transfers to duty outside the continental United States
- **Temporary Duty Travel** detailing expense reimbursements and advances

During relocation you will find it necessary to coordinate with your servicing *Civilian Personnel Office* and/or *Civilian Personnel Liaison*. These resources are available to help in relocation. The Work-Life Staff also is a particularly valuable network of resources during relocation. Contact your current Staff to make connections at your new location.



Direct points of contact for your Unit are marked with this symbol. You are also encouraged to contact your new Unit for information on available services before your transfer or temporary duty travel.



Your *Civilian Benefits Library* contains the documents and publications mentioned in this Chapter as well as further information on relocation services and temporary duty travel. Civilian members should contact their servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to locate the nearest resource collection.

RELOCATION & TEMPORARY DUTY TRAVEL

TRANSFER PROCESS

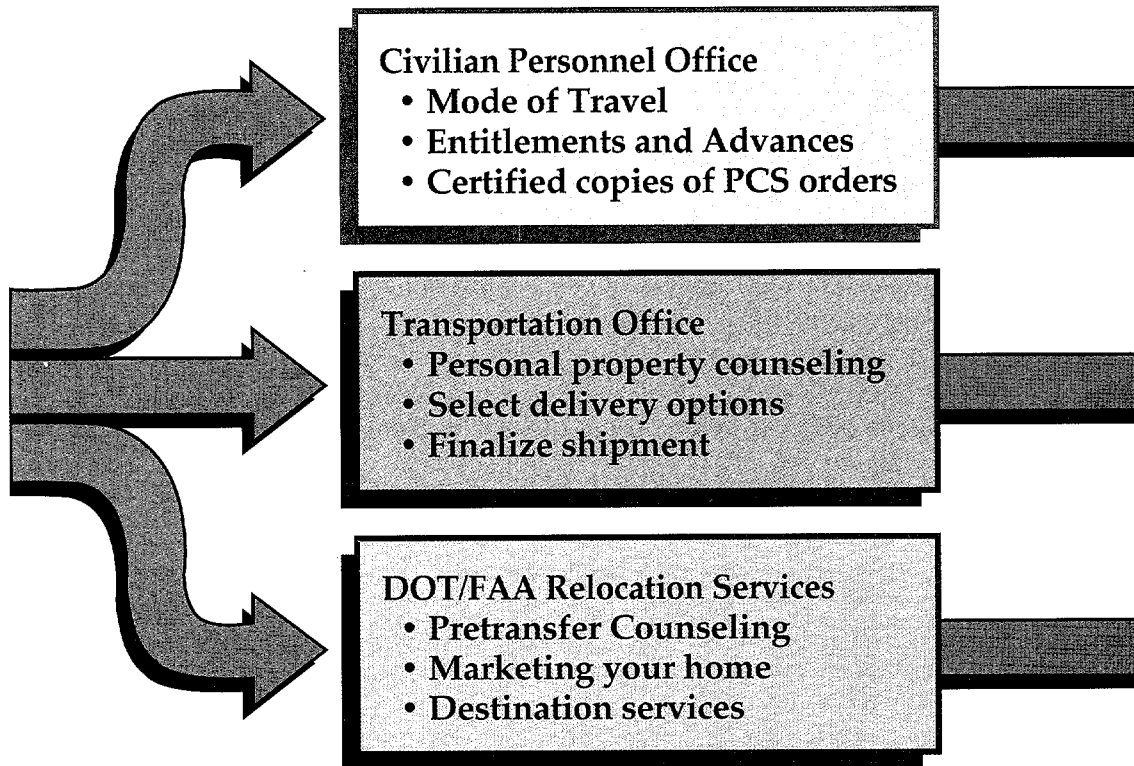
The transfer process begins when you are notified of transfer. During a *Permanent Change of Station* (PCS) transfer, you are generally entitled to personal and dependent travel to the new station. Situations include:

- Transfer between permanent duty stations
- Travel to the first duty post
- Return from stations outside the continental United States (OUTCONUS) upon separation or retirement

Each PCS transfer is unique. Actual allowances depend on your situation and your responses to the survey attached to your offer letter. Variables that influence entitlements include:

- Location of duty station
- Dependent status
- Destination
- Type of housing and arrangements needed

PCS ORDERS



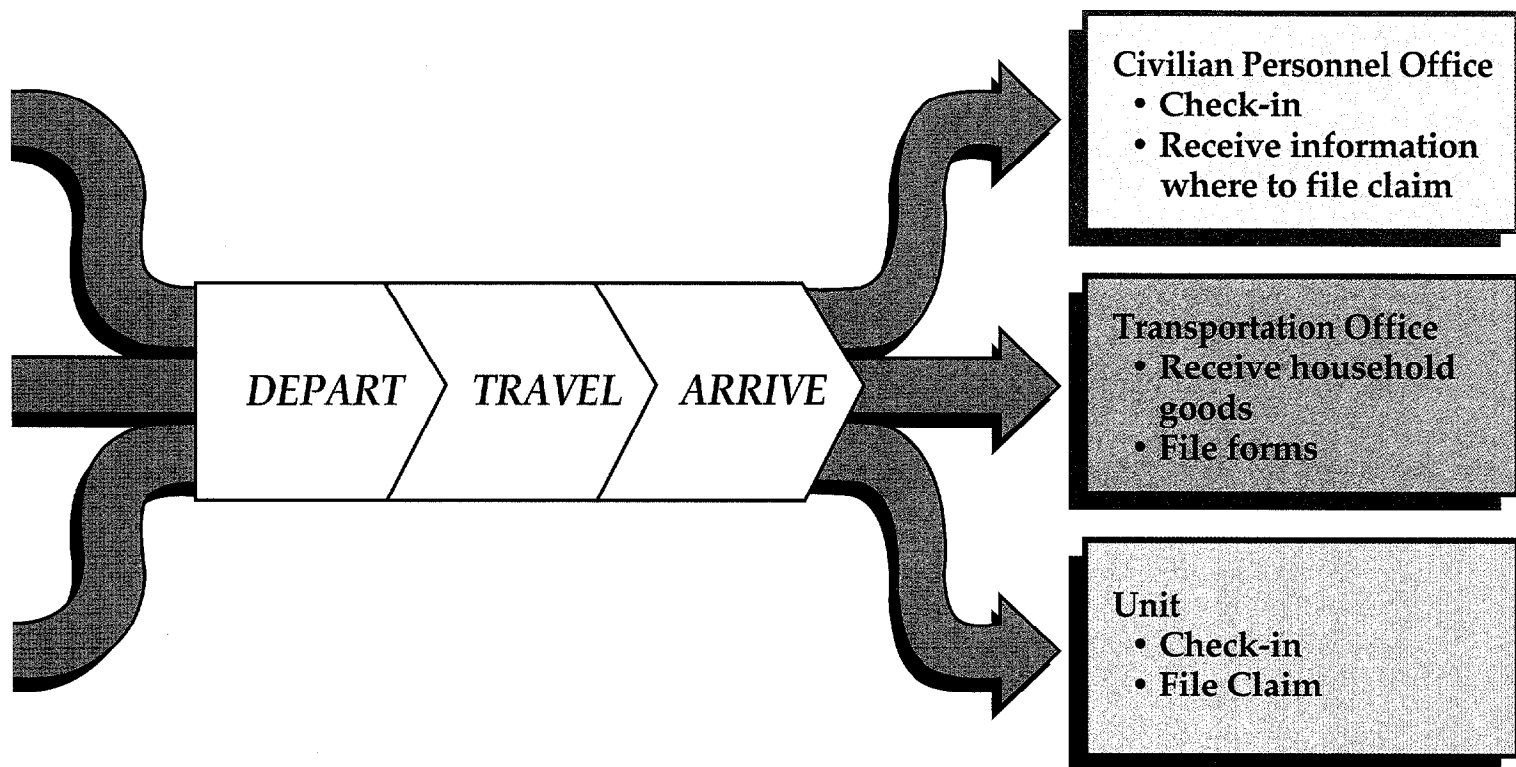
RELOCATION & TEMPORARY DUTY TRAVEL

Once orders are in hand, four avenues of action are followed. These include contacts with:

- Servicing Civilian Personnel Office
- Transportation Office (TO)
- Relocation Program Contractor
(see *Relocation Services Program* later in this chapter)
- Unit

While certain tasks must be accomplished before others, each avenue should be pursued concurrently. The chart details the avenues of action and flow of information.

While the offices listed will assist you in your move, the primary responsibility for success lies with you. Early action and diligent follow-up on your part are essential to successful relocation.



RELOCATION & TEMPORARY DUTY TRAVEL

Servicing Civilian Personnel Office

The first step is to contact your servicing Civilian Personnel Office. At this point you will:



- Select mode of travel
- Learn about your entitlements and options
- Register for Relocation Assistance Program services (see separate section later in this chapter)
- Obtain copies of PCS orders

House Hunting Trip

Prior to travel to a new duty station, allowances are paid for travel to seek residence quarters. House-hunting trips for up to ten days (including travel time) for the civilian member and/or the civilian member's spouse may be authorized. Also refer to the discussion of *leave without pay* (LWOP) in *Chapter 2: Compensation, Leave & Work Schedules*.

Select Mode of Travel

The first decision to make is how to travel. Several options are available. The most common method is to drive yourself and receive payment for mileage and lodging expenses. Your servicing Civilian Personnel Office will inform you of payment rates and determine the options for which you are eligible.

Determine Eligibility for Miscellaneous Expenses

You may be eligible for a *Miscellaneous Expense Allowance* (MEA) and *Temporary Quarters Subsistence Expense* (TQSE) as a result of your orders.

- **MEA:** This allowance helps offset the costs of leaving one home and moving into another.
- **TQSE:** This entitlement reimburses you for certain lodging expenses incurred at your old and/or new duty stations. TQSE is not given while you are in transit.

The amounts paid vary with each transfer circumstance.

Obtain at Least Six Copies of Orders

Six certified copies of your orders are required to initiate the shipment of your household goods. Additional copies may be required for other purposes.

RELOCATION & TEMPORARY DUTY TRAVEL

Transportation Office

The Transportation Office (TO) manages the shipment of personal property.

Receive Personal Property Counseling

During the counseling meeting, your Transportation Officer will:

- Explain and complete the *Household Goods Shipment Form* [DD Form 1299], six copies of orders will be required.
- Determine your shipping weight allowance.
- Explain power-of-attorney options, liability limits, and insurance options.
- Determine eligibility for shipment of personally owned vehicle (POV) (only for OUTCONUS transfers) or mobile home.
- Explain the various delivery / storage options including non-temporary storage, storage-in-transit, and express shipment.

The key to success is early planning and persistent follow-up. Be sure to follow the TO's instructions regarding confirmation of shipping date. Remember that the packing/shipping process usually takes two full days.

Unit (Present/Future)

Depending on your orders, you may have to coordinate your departure and arrival dates with both commands.

Arrival

Once you arrive, your first action will be to contact the local Transportation Office (TO) and provide a phone number where you can be contacted. Next, you will check-in with your new Unit and your servicing Civilian Personnel Office. The servicing Civilian Personnel Office will provide you the address of the travel claims office where you should file your travel claims.



You may also contact the Work Life Staff in order to make connections at your new duty station.

Contact the administrative office for your new Unit for additional Unit resources and information.



RELOCATION & TEMPORARY DUTY TRAVEL

PERMANENT CHANGE OF STATION

The Coast Guard may provide certain travel benefits when, in filling a position, the civilian member must relocate to a new duty station in a different geographic location. This is called *permanent change of station* (PCS). Some benefits are also provided to a newly hired civilian member. Payment of travel benefits is at the discretion of the Coast Guard and will require a service agreement.

New and current civilian members are eligible for different travel benefits under law. These travel benefits cover the following things:

- *Transportation* for civilian member and the immediate family from the old duty station to the new duty station
- *Per diem* while en route including lodging, meals, and incidental expenses
- *Mileage* expenses if a privately owned vehicle (POV) is authorized
- *Miscellaneous expenses* for various contingent costs up to \$350 for an individual or \$700 for a family
- *House hunting trip* of up to 10 days
- *Temporary quarters* for a limited period
- Allowances for some real estate expenses related to the sale and/or purchase of a home

PCS TRAVEL ALLOWANCES

	NEW HIRES	CURRENT CIVILIAN MEMBERS
TRANSPORTATION	✓	✓
EN ROUTE PER DIEM	Civilian member ONLY	✓
MILEAGE EXPENSES	✓	✓
HOUSEHOLD GOODS (HHG) SHIPMENT/STORAGE	✓	✓
MISCELLANEOUS EXPENSES	N/A	✓
HOUSE HUNTING TRIP	N/A	✓
TEMPORARY QUARTERS	N/A	✓
REAL ESTATE EXPENSES	N/A	✓

RELOCATION & TEMPORARY DUTY TRAVEL

Household Goods

Up to 18,000 pounds of household goods (HHG) can be transported or stored. Temporary storage is also allowed up to 90 days, with certain extensions. There is also nontemporary storage available to civilian members who are assigned to an isolated location.

The following individuals are eligible for these benefits:

- Current civilian members
- New hires
- Civilian members who are being separated while overseas

The following charts highlight the types of household and professional goods included and excluded from these benefits.

Travel, for the immediate family and for household goods and personal effects, should be done as soon as possible but can not exceed two years from the civilian member's transfer date.

If you have questions related to movement of household or professional goods, contact your servicing *Civilian Personnel Office* and ask to see *Civilian Permanent Change of Station (PCS) Travel Program* [COMDTINST M12570.8 (series)].



HOUSEHOLD GOODS	
INCLUDES:	NOT INCLUDED:
✓ Clothing	✗ Automobiles, Trucks, Vans
✓ Home Furnishings and Appliances	✗ Boats
✓ Canned and Dried Food Items	✗ Airplanes
✓ Snowmobiles	✗ Mobile Homes,
✓ Motorcycles	✗ Camper Trailers
✓ Mopeds	✗ Farm Vehicles
✓ Golf Carts	✗ Live Animals
	✗ Cordwood
	✗ Building Materials
	✗ Perishable Items
	✗ Hazardous Articles

PROFESSIONAL GOODS	
INCLUDES:	NOT INCLUDED:
✓ Professional or Specialized Items and other materials which are personally owned for use in the performance of official duties	✗ Sports Equipment
	✗ Office, Household, or Shop Fixtures and Furniture (e.g., bookcases, file cabinets, desks, or racks)

RELOCATION & TEMPORARY DUTY TRAVEL

RELOCATION SERVICES PROGRAM

The Relocation Services Program was initiated through a special relocation contract to help civilian members. There are several critical services:

- Pre-Transfer Counseling
- Destination Area Services
- Departure Area Services

Pre-Transfer Counseling

Pre-Transfer counseling includes information about a variety of issues and related policies. Counseling covers:

- Explaining relocation policies
- Understanding the real estate market
- Advice on marketing the old home
- Help with the appraisal process
- Help with the home buying and mortgage application process

Destination Area Services

Destination Area Services includes a detailed introduction to living at your new location and help with information on:

- Typical homes
- Neighborhood price ranges
- Community profiles
- Real estate taxes
- Commuting

Professional guidance is offered on determining the right mortgage and pre-qualification.

Departure Area Services

Departure Area Services provide an intensely, personalized marketing effort designed to help maximize the dollar value you can expect for your old home. You are provided an offer to buy your house if it meets eligibility requirements. The offer is guaranteed for 60 days.

Begin with the *Civilian Relocation Services Coordinator (CRSC)*. The CRSC is located in the servicing *Civilian Personnel Office*. Once registered, pre-transfer counseling, home-finding assistance and mortgage counseling can be obtained from the relocation company.



For more information on these benefits, you should contact your local servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *Relocation Services Program* [COMDTINST M12570.7 (series)].

RELOCATION & TEMPORARY DUTY TRAVEL

OUTCONUS TRANSFERS

Additional special travel benefits apply to assignments outside the continental United States (OUTCONUS). These cover newly hired civilians as well as reassigned current civilians. OUTCONUS transfers follow the same basic process as any other transfer. However, the Selecting Official determines eligibility for additional benefits with the servicing Civilian Personnel Office. Special approvals are required for:



- Nontemporary storage
- Separation travel
- Tour renewal travel

Privately Owned Vehicles

Civilian members may be eligible for transportation of privately owned vehicles (POV) in connection with a permanent change of station (PCS) to an official station outside of the contiguous United States. This policy covers automobiles and certain small trucks. Transportation of allowed POV includes crating and packing as well as shipping and port charges. Trailers, airplanes, boats, and commercial vehicles are NOT included in this policy.



For more information on these benefits, you should contact your local servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *Civilian Permanent Change of Station (PCS) Travel Program* [COMDTINST M12570.8(series)]. You may also contact the Work-Life Staff in order to make connections at your new duty station.



For more information you should contact the administrative office for your local Unit. Unit resources will be provided by this office.

RELOCATION & TEMPORARY DUTY TRAVEL



TEMPORARY DUTY TRAVEL

Travel is a part of many civilian positions and is needed to provide expertise, communicate, train, and make more effective management decisions. A variety of travel benefits are provided to civilian members for temporary duty (TDY) travel.

Per Diem Expenses

The Coast Guard uses the *Lodgings Plus System* to pay per diem while on TDY travel. This system pays lodging costs plus a flat fee for meals each day. A receipt for lodgings is required for reimbursement.

If lodging and/or meals are furnished by the Government, the per diem rate will be reduced. It is the civilian member's responsibility to indicate any meals taken in the mess hall or provided by the Government on their travel voucher. The local Units where TDY travel is performed can let you know if services are available.

Transportation Expenses

Civilian members are generally required to use certain carriers for commercial transportation. All travel arrangements should be made through the local *Travel Management Center* (TMC). Using *privately owned vehicles* (POV) must be authorized on the travel orders. If authorized, reimbursement for the current mileage rate must NOT exceed the cost of commercial transportation. A rental car may be authorized if it benefits the Government. The rental car must be used only for official Government business and not for personal use. A receipt is required for reimbursement. Using a taxi for local travel also must be authorized. Receipts must be presented for reimbursement if the cost of the fare is \$25 or over.

Advances

The *Diners Club Charge Card* is available to anyone traveling two or more times per year. There is no fee to the civilian member. The charge card is strictly for official use and only then for the civilian member's expenses. With the charge card an advance of \$25 per day is provided. Without the charge card an advance of up to 80% of expenses is provided.

Telephone Calls

Telephone calls are reimbursed for travel schedule changes. Calls made to the civilian member's home are reimbursed to a limited extent when on travel for two or more nights. The Travel Authorizing Official must certify the calls claimed on the voucher.

Use of a Government phone is encouraged for these purposes. The local Unit where TDY travel is performed can let you know about use of the Government phone.

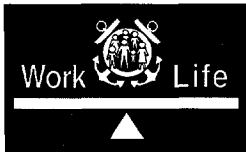
Travel Promotional Benefits

Promotional benefits from official travel cannot be used for personal travel. These include half-fare coupons, bonus points, upgraded seats, free flights, and free rental cars. Free or reduced lodging because of delays or overbooking cannot be used personally. Indicate receipt of these items on the travel voucher.

RELOCATION & TEMPORARY DUTY TRAVEL

Voucher Submission

Civilian members must submit their travel voucher *within three working days* upon return from their travel. The civilian member's supervisor must certify on the voucher that the travel was performed as authorized.



For more information on TDY travel policy you should contact your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *Civilian Temporary Duty Travel Program* [COMDTINST M12570.6 (series)].

For more information you should contact the administrative office for your local Unit. Unit resources and information can be provided by this office.



HEALTH CARE & WELLNESS

WORK

LIFE

This chapter introduces the full range of health and wellness opportunities available to Coast Guard civilian members and their families. The strength of the Coast Guard depends on the health and vitality of its members. Health care and wellness are, therefore, an essential part of balancing work and life. The topics covered in this chapter include:

- **Federal Employees Health Benefits Program** discussing the wide variety of health insurance plans available
- **Federal Employees Group Life Insurance Program** outlining the benefits of this term life insurance program
- **Wellness Program** offering education, activities, weekly bulletins, and individual consultation
- **Access to Coast Guard Medical Facilities and Emergency Medical Care** describing the services available to civilian members

Direct points of contact for your Unit are marked with this symbol.



Contact your Work-Life Staff, *Civilian Personnel Office*, or *Civilian Personnel Liaison* for programs marked with this symbol.



Your *Civilian Benefits Library* contains the documents and publications mentioned in this Chapter as well as further information on health care, insurance, and wellness. Civilian members should contact their servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to locate the nearest resource collection.

Items of special concern to dependents are indicated by the family symbol.



Civilian members approaching retirement should pay special attention to the sections marked with this symbol.

FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM

Generally, civilian members are covered by the **Federal Employees Health Benefits Program (FEHB)** if:



- They are appointed to positions with retirement coverage.
- They have temporary appointments exceeding one year.

The Coast Guard shares the cost for civilian members with retirement coverage. Actual premiums depend on the type of plan selected. Members with temporary appointments must pay the full cost of the health insurance premiums (both their share and the Coast Guard's). If you are a part-time civilian member, the Coast Guard pays a prorated amount of their share of your health insurance. You are responsible for paying your share of the premium and the difference between the Government's full and prorated share of the premium.

Open Season

Open season occurs from mid-November through mid-December. During the *open season*, you may:

- Enroll in a health plan
- Change health plans
- Change benefit-level options
- Switch between *self only* and *self and family* coverage

Family coverage automatically covers a participant's spouse and eligible children. The surviving spouse and children of a deceased civilian member or retiree may continue **FEHB** coverage after the civilian member's or retiree's death under special circumstances.



Plan Types

The **FEHB** program offers:

- Fee-for-service plans
- Comprehensive medical plans

Fee-for-service plans allow a choice of physicians and hospitals. Reimbursement for covered services is generally based on a fee schedule.

Comprehensive medical plans, also called Health Maintenance Organizations (HMOs), offer prepaid services. You must use the physicians and hospitals specified by the HMO plan. Because of this, you usually must live within the plan's geographic service area to use it.

Coverage During Nonpay Periods

Civilian members in a *nonpay status* may continue their **FEHB** coverage. Typically, this coverage can be extended for up to 365 calendar days. However, civilian members must pay their share of the health insurance premium each pay period.

Enrollment ends, in most cases, after 365 days of continuous coverage. After that, civilian members may re-enroll in **FEHB** when they return to a pay status.

HEALTH CARE & WELLNESS

Conversion

If the civilian member or their dependents lose **FEHB** coverage (except by voluntary cancellation), they receive an automatic 31-day free temporary extension of coverage. During this 31-day period, the individual can choose to:

- Convert to an individual policy with the same insurance carrier
- Elect *Temporary Continuation of Coverage* (TCC)

If converted to an individual policy, the enrollment begins after the 31-day period expires. Upon conversion, the individual must pay the entire cost of coverage. This includes the Coast Guard's share of the premium. However, coverage will be provided regardless of pre-existing health conditions.

Under *Temporary Continuation of Coverage* (TCC), an individual may enroll in any **FEHB** plan. However, the individual pays the full insurance premium. This includes the Coast Guard's share plus an administrative charge of two percent of the full premium.

TCC coverage begins after the 31-day period expires. For the civilian member, TCC coverage normally continues for up to 18 months from the separation date. For a child or former spouse, TCC coverage generally continues for 36 months from the date their coverage ended. At the end of the TCC period, the child or former spouse may convert to an individual enrollment with the same plan.

Post-Retirement Coverage

Two general requirements must be met to continue **FEHB** coverage in retirement. The civilian member **MUST**:



- Retire on an immediate annuity

AND

- Be continuously enrolled (or covered as a family member) during the five service years immediately before retirement

If the civilian member has less than five years' service, then they must be enrolled during all the time since their first chance to join the **FEHB** program.



For more information on health insurance benefits, ask your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *Federal Employees Health Benefits* [Federal Personnel Manual Supplement 890-1].

If you are a part-time civilian member, check with your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to learn the amount of your biweekly health insurance premium.

FEDERAL EMPLOYEES GROUP LIFE INSURANCE PROGRAM

Civilian members with retirement coverage or temporary appointments exceeding one year are covered in the **Federal Employees Group Life Insurance (FEGLI)** Program.



The program offers *Basic Insurance* coverage plus three types of optional coverage plans:

- Option A:
Standard Optional Insurance
- Option B:
Additional Optional Insurance
- Option C:
Family Optional Insurance

Basic Insurance

The *Basic Insurance* coverage amount is equal to the civilian member's:

Annual Basic Pay

(rounded up to + \$2,000
the next \$1,000)

If you are a part-time civilian member, your *Basic Insurance* is equal to your actual rate of annual basic pay (rounded up to the next \$1,000) plus \$2,000, OR \$10,000, whichever is greater.

The civilian member and the Coast Guard share the cost for the *Basic Insurance* coverage amount. The civilian member pays two-thirds of the premium and the Coast Guard pays one-third. A civilian member may waive *Basic Insurance* or cancel it at any time.

Option A: Standard Optional Insurance

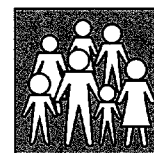
With *Basic Insurance* you are eligible to elect *Standard Optional Insurance*. *Standard Optional Insurance* provides an additional \$10,000 of life insurance. The total cost of the *Standard Optional Insurance* is paid by the civilian member. The premium is based on the individual's age. A civilian member may decline *Standard Optional Insurance* or cancel it at any time.

Option B: Additional Optional Insurance

Additional Optional Insurance coverage is available only with *Basic Insurance*. This option provides additional insurance coverage in multiples of one, two, three, four, or five times annual basic pay. *Additional Optional Insurance* equals annual basic pay rounded up to the next higher \$1,000 multiplied by the multiple elected. The total cost of the *Additional Optional Insurance* is paid by the civilian member. The premium is based on the member's age. A civilian member may decline *Additional Optional Insurance* or cancel it at any time. If you are a part-time civilian member, your multiples are based on your actual rate of annual basic pay.

Option C: Family Optional Insurance

Family Optional Insurance is available with *Basic Insurance*. *Family Optional Insurance* provides \$5,000 coverage for a spouse. Each eligible child receives \$2,500 of coverage. The total cost of *Family Optional Insurance* is paid by the civilian member. The premium is based on the civilian member's age. A civilian member may decline *Family Optional Insurance* or cancel it at any time.



HEALTH CARE & WELLNESS

Accidental Death and Dismemberment

These benefits are only paid to the civilian member with *Basic Insurance* plus any optional insurance. *Accidental Death and Dismemberment* benefits cover loss of life, limb, or eyesight, with special payments in addition to any other life insurance benefit.

Conversion

If **FEGLI** coverage is terminated, conversion to an individual life policy with any eligible life insurance company is possible. Conversion is not allowed if a civilian member declines or cancels **FEGLI** coverage. Conversion also is not allowed if **FEGLI** insurance terminates and the individual is reemployed within three calendar days and is eligible to reacquire **FEGLI** insurance.

No medical examination is required to convert to an individual policy. The individual policy may not exceed the life insurance coverage held as a civilian member. The individual policy will not include *Accidental Death and Dismemberment* benefits.

Designation of Beneficiary

Life insurance benefits are paid in accordance with an *order of precedence*. A designation of beneficiary is not mandatory. Any person or persons can be designated to receive **FEGLI** life insurance benefits if you file a *Designation of Beneficiary* [Form SF-2823]. You can change or cancel designations at any time without the knowledge or consent of a previous beneficiary.

During *leave without pay* (LWOP) or military furlough, you continue *Basic* and *Optional Insurance*, without cost, for up to 12 months. Coverage ends after that period. Coverage is restored upon return to work to a position eligible for life insurance.

Post-Retirement Coverage

To carry *Basic Life Insurance* coverage into retirement the civilian member **MUST**:

- Retire on an immediate annuity

AND

- Be continuously covered during the five service years immediately before retirement

If the civilian member has less than five years' service, they must be covered since their first chance to join the **FEGLI** program.

Optional life insurance coverage is carried into retirement if you are eligible to continue *Basic Insurance*. You must also have *Optional Insurance* during the five service years immediately before retirement or for the full period of service during which the *Optional Insurance* was available.

Civilian members who elect *Basic* and *Optional Insurance* coverage in retirement must choose among several options. Your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* can explain these options and their impact to you.



For more information on the **FEGLI** program, ask your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to see *Federal Employees Group Life Insurance* [Federal Personnel Manual Supplement 870-1].

If you are a part-time civilian member, check with your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to learn how much life insurance coverage you are eligible to have.



WELLNESS PROGRAM



The Wellness Program encourages Coast Guard civilian members to lead a healthy life-style. Through comprehensive health promotion, the Wellness Program helps all members of the

Coast Guard family to feel better, look better, work better, play better, and live longer.

About half of all the illnesses and deaths in the United States are directly related to unhealthy life-style habits. This includes tobacco, poor diet, lack of exercise, alcohol abuse, and unmanaged stress.

Additional health problems and loss of productivity result from high blood pressure, heart or blood vessel diseases, and preventable injuries (e.g., low back injuries). When people make positive changes in their life-styles, they improve both their health and mental outlook. This enhances their quality of life and work.

The Wellness Program is entirely voluntary. It encourages participation from all members of the Coast Guard family by providing education, healthy choices, and promotional activities at all Coast Guard Units. The Wellness Program provides tobacco cessation classes, weight control and nutrition classes, physical fitness analysis, exercise prescriptions, exercise classes, cholesterol testing, disease risk factor analysis, stress management classes, and a variety of other health promotion activities.

Many units have Wellness Program Specialists. These individuals provide education and coordinate activities

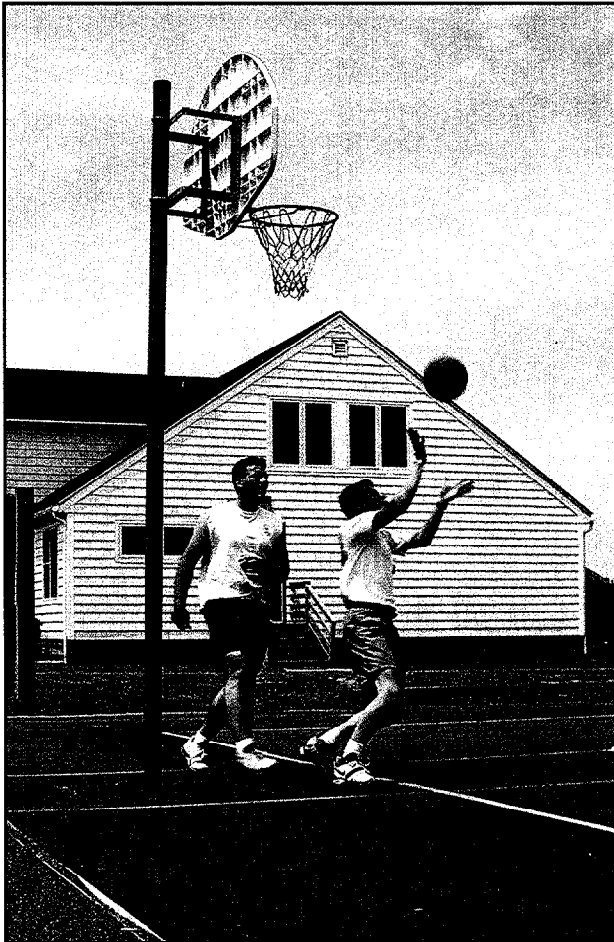
towards healthier living. They provide exercise prescriptions, analyze people's current levels of physical fitness, measure body-fat, and advise on where to obtain professional medical help in each of the wellness areas.



All Coast Guard health care facilities provide:

- Professional guidance on cardiovascular risk factors
- Cholesterol testing
- Weight control and nutritional counseling
- Exercise prescriptions
- Health risk appraisals
- Tobacco cessation aids
- Information and counseling on a wide range of preventive medicine topics

HEALTH CARE & WELLNESS



Each Coast Guard District Office has a Wellness Program Coordinator as part of its Work-Life staff. They make periodic visits to all Coast Guard Units in their geographic areas, providing lectures, hand-outs, and advice on wellness topics.

Wellness Bulletin

Each week the Coast Guard publishes the *Wellness Bulletin*. This is distributed service-wide through:

- Electronic mail
- District Work-Life Wellness Coordinators
- Local Wellness Program Specialists

These bulletins provide ways to achieve healthier life-styles. They also address current health events and explain health information appearing in the popular news media. Each issue of the *Wellness Bulletin* features one of the Coast Guard's successful Unit Wellness Programs. These success stories illustrate what could be happening at your Unit or nearby Units.



ACCESS TO COAST GUARD MEDICAL FACILITIES

Coast Guard clinics help by providing health education, counseling, and certain health related services. Federal regulations describe who is eligible, what kinds of treatment or care are covered, and where you must obtain the care. Contact your Coast Guard clinic to see what services are available. Each clinic's capabilities will differ depending on staffing, equipment, etc. Typical types of services that may be provided by the clinic include:

- Treatment for minor disorders, (e.g., colds, sore throats, etc.) to allow completion of work before consulting a personal physician
- Initial treatment of injuries which happen on the job
- Routine immunization programs
- Routine screening programs to detect chronic conditions

- Pre-employment physical exams, periodic health examinations, job related physical examinations based on certain job related exposures (Medical Monitoring Program)
- Health information and education programs

If civilian members decide to see their own personal physicians or their care requires further referral for treatment or evaluation, they will be responsible for bill payment, unless covered by injury compensation benefits.

At units without clinics, required physical examinations are obtained from non-Federal sources only after Maintenance and Logistics Command (k) approval. Civilian members need approval prior to scheduling such examinations.

EMERGENCY MEDICAL CARE

Civilian members needing emergency care may go to a Coast Guard clinic or contract facility for treatment. The clinic will provide emergency first aid and/or life saving measures. The care provided will depend on the type of injury and the capabilities of the health care facility. If needed, transportation to the nearest medical facility will be arranged for injuries that cannot be treated at a Coast Guard clinic.

If you want to learn more about access to Coast Guard medical clinics and emergency medical care, see *Emergency Medical Services Manual* [COMDTINST M12792.2 (series)].

For more information on the Medical Monitoring Program, see the *Medical Manual* [COMDTINST M6000.1 (series)].

You should contact your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* for more information on employment related health examinations.



INDIVIDUAL & FAMILY SUPPORT SERVICES

WORK

LIFE

Life in the Coast Guard can challenge the balance between work and life. To help civilian members and their families, the Coast Guard offers a number of special assistance programs. These programs are designed to benefit individual civilian members, as well as their families. These sources include:

- **Child Care and Elder Care** including a range of alternatives
- **Employee Assistance Program (EAP)** providing confidential counseling for life skills and mental health issues to civilian members and their dependents
- **Housing Assistance** describing eligibility of certain civilian members for Government-owned housing
- **Coast Guard Mutual Assistance and Scholarships for Education** lending a hand to people in need
- **Identification Cards** for access to Coast Guard facilities
- **Coast Guard Exchange System (CGES)** providing certain services to civilian members
- **Morale, Welfare, and Recreation Programs (MWR)** involving people in athletic, cultural, and other special events
- **Coast Guard Owned Facilities** offering resort-style accommodations and access to special travel opportunities
- **Political Involvement Guidance** assuring civic participation within the legal restrictions for political activity for civilian members

You'll find the most immediate points of contact for your Unit marked with this symbol.



You are encouraged to contact your Work-Life Staff, *Civilian Personnel Office*, or *Civilian Personnel Liaison* for support services marked with this symbol.



Your *Civilian Benefits Library* contains the documents and publications mentioned in this Chapter as well as further information on support services. Civilian members should contact their servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* to locate the nearest resource collection.

INDIVIDUAL & FAMILY SUPPORT SERVICES



CHILD CARE

The Coast Guard helps civilian members and their spouses with child development. These services include:

- Helping to locate affordable, quality child care
- Supporting the growth of child development services
- Providing information to help parents make choices which best meet their needs
- Allowing temporary absence from work under a combination of leave categories to care for children

The Coast Guard does not endorse types of child care or child care providers. Parents are responsible for evaluating the quality of caregivers when they select child care. They should continue to monitor the care they choose. Parents are also responsible for paying any costs or fees charged by the provider.

Resources

Contact the Dependent Resource Coordinator (DRC) for information on child care in your area. Your DRC can brief you on:

- Child Development Centers
- Family Child Care
- Nannies and Au pairs

General information will include names and locations of providers, ages of children served by the provider, costs, and hours of operation. More specific resource information describes special services such as before and after school care, emergency, and sick child care.

The Dependent Resource Coordinator (DRC) also has information on:

- Public assistance for child care costs
- Local and Federally sponsored public preschool programs
- Discount programs offered by child care providers to Coast Guard families

Programs and options for child care will vary by location. Your Unit's Ombudsman and/or Commanding Officer may also provide important contacts.

You can contact the Employee Assistance Program (EAP) for parenting counseling and family support groups (see this chapter's EAP section).



The Department of Transportation publishes a nationwide *Resource and Referral Directory*. Resource and referral services can provide vacancy and waiting list information, brochures, and publications on selecting quality child care. For information and referrals, contact your Dependent Resource Coordinator (DRC).

INDIVIDUAL & FAMILY SUPPORT SERVICES

Child Development Centers (CDC)

The Coast Guard sometimes operates Child Development Centers (CDCs). These CDCs help where there is a high demand for child care that cannot be met in the local community. CDCs accept infants at six weeks of age, on a space available basis. Dependent children may use Coast Guard child development centers and family child care services. Congress has directed that children be accepted according to the following priorities as determined by the status of the parent(s):

- Single parents, whether active duty Coast Guard military member or civilian member
- Other Coast Guard parents, whether active duty military member or civilian member
- Active duty DOD parents
- Civilian parents employed by DOD or other Federal agencies.



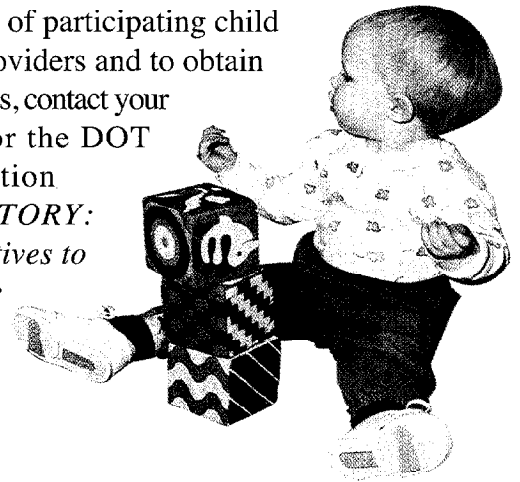
To find out if the Coast Guard operates a CDC near your location, check in the Unit information section. For more information you should contact the administrative office for your local unit.

Child Care Discounts

The Department of Transportation (DOT) publishes a directory that lists, by State, child care providers that offer a 10% discount on child care fees to DOT families. DOT does not screen or investigate providers listed in the directory. Parents are strongly advised to visit several providers before selecting child care.

For lists of participating child care providers and to obtain discounts, contact your DRC for the DOT publication

***DIRECTORY:
Alternatives to
On-Site
Child
Care.***



Family Child Care Homes Located in Coast Guard Housing

The Coast Guard encourages family child care homes to operate in Coast Guard controlled housing. Parents are responsible for choosing and working with the child care provider. All family child care homes are required to follow Coast Guard, state, or local regulations, whichever standards are higher.

For information on child care, contact your Dependent Resource Coordinator (DRC).



INDIVIDUAL & FAMILY SUPPORT SERVICES



ELDER CARE

While the Coast Guard does not offer direct elder care, your regional Dependent Resource Coordinator (DRC) can provide you with information and referral to locally available options.

Community services for the elderly include a variety of public and private programs. Examples include:

- Elder day care
- Senior citizen activity centers
- Home-based support such as homemaker services
- Meals on Wheels
- Visiting Nurses
- Transportation
- Full or partial nursing home care



The Employee Assistance Program (EAP) also covers counseling on caring for elderly dependents. An EAP counselor can help you devise a plan that combines available community services and family support groups for special needs situations. Procedures for contacting EAP can be found in this chapter's EAP section.

The National Association of Area Agencies on Aging is another way you can locate service agencies in your area.

**National Association of
Area Agencies on Aging**

1-800-677-1116



For information on elder care, see your Dependent Resource Coordinator (DRC).

INDIVIDUAL & FAMILY SUPPORT SERVICES

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Personal and life skills counseling is available through the Employee Assistance Program (EAP). An EAP counselor can help you with problems related to:



Interpersonal Relations

- Marriage or relationship problems
- Personal or emotional concerns

Family Relationships

- Family and parenting concerns
- Caring for elderly dependents

Behavior Management

- Alcohol or drug dependence
- Controlling eating, smoking, gambling, and other compulsive behaviors

Career

- Duty or job stress
- Career issues
- Poor reading skills

Tragedies

- Witnessing or experiencing a natural, man-made, or duty related disaster
- Coping with death or loss

Personal & Family Management

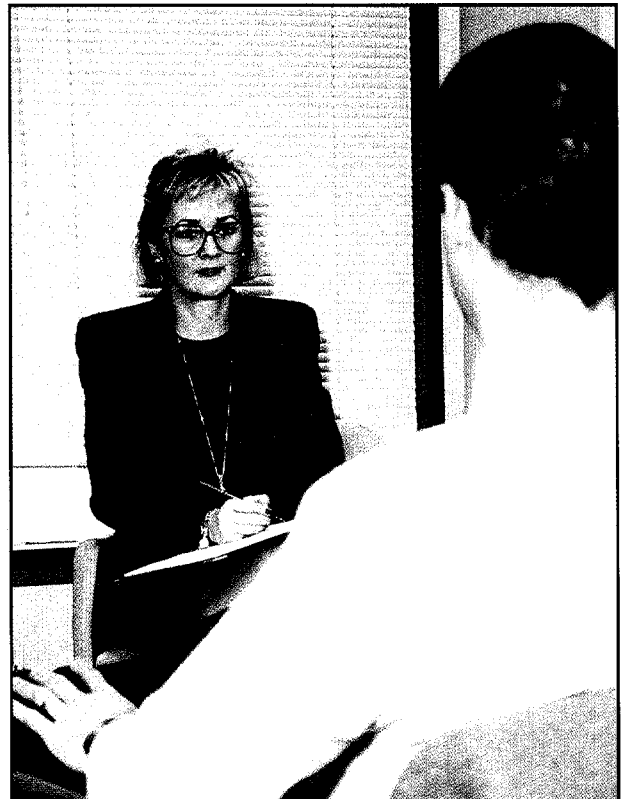
- Financial Planning
- Legal questions or referrals

Certified professional counselors will meet with you as an individual, as a couple, or as a family to discuss your problem. Together, you will plan a course of action.

Using the EAP will not harm the civilian member's career. All contacts with the EAP are held in strictest confidence.

To maintain the privacy of those using the EAP, the Coast Guard has arranged for an outside organization to operate the EAP. Civilian members and their dependents deal directly with this national network of providers. The EAP does not reveal the user's identity to the Coast Guard.

In addition, any discussion with an EAP counselor is confidential and protected by law. This information cannot be revealed to anyone (including a family member or the Coast Guard), without the person's written permission. The only exceptions to the confidentiality policy are in cases of child abuse and specific state-enforced laws addressing family violence.



INDIVIDUAL & FAMILY SUPPORT SERVICES

Using EAP

To use the EAP, the civilian member or dependent calls a toll-free number and makes an appointment to see an EAP counselor.



Employee Assistance Program

1-800-523-5668

The person answering the toll-free number will request your name, phone number, and a statement about what type of help you need. Next, the EAP service will contact you within 24 hours and set up an appointment. A counselor will be available to meet with you within 72 hours at a location no further than 30 miles away.

Professional counselors are also available (24 hours a day) at the toll-free number for emergency telephone counseling.

There is no limit on the number of times civilian members or their dependents can use the EAP for help with different problems. The purpose of meeting with an EAP counselor is to come up with a plan to resolve your problem. Up to six one-hour counseling sessions are allowed for any one problem. Persons who need more than six sessions will be referred by the EAP counselor to other programs and community resources.

Only the EAP counseling is free.

Follow-on services may be available at little or no cost through the **Federal Employees Health Benefits Program** or community services.

Additional costs resulting from follow-on services, even when recommended by the EAP counselor, are the responsibility of the civilian member or the dependent.



You should check with your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison*

before making a financial commitment. Also, ask to see *Coast Guard Civilian Employee Assistance Program (EAP)*

[COMDTINST 12792.1 (series)].



At some locations you can make appointments directly with an on-site EAP counselor. Check with your Work-Life

Staff EAP Coordinator if you have questions, comments, or concerns about this service.

For more information, contact the administrative office for your local Unit. Unit resources and information can be provided by this office.



INDIVIDUAL & FAMILY SUPPORT SERVICES

HOUSING ASSISTANCE

Eligibility

In some cases, Coast Guard civilian members may be eligible for Government-owned housing. Civilian members designated as *key and essential personnel* must reside on base because of the nature of their jobs. To be eligible, you must either be under a government contract or designated as *key and essential*. Eligibility must be approved by the Area Housing Authority.

Charges

Rents and charges for civilian housing will be based on government regulations and applicable occupancy agreements.

Your Local Housing Officer (LHO) should be able to answer the following questions:

- How far is housing from the duty station?
- Is there public transportation available?

Arranging for Government-Owned Housing

If you are approved to occupy government housing, you must submit to your LHO an *Agreement for Civilian Occupancy of Coast Guard Family Housing* [Form CG-4896]. Receipt of these forms by the LHO determines your position on the housing waiting list by establishing your control date. Once set, the control date does not change. Eligible individuals with an earlier control date are assigned housing before you; those with later dates are assigned housing after you.

For more information, you should contact the administrative or housing offices for your local Unit. Unit resources and information can be provided by these offices. Also see *Coast Guard Housing Manual* [COMDTINST M11101.13 (series)].



INDIVIDUAL & FAMILY SUPPORT SERVICES

COAST GUARD MUTUAL ASSISTANCE

"We Look After Our Own"

Coast Guard Mutual Assistance (CGMA) provides short-term financial aid to help members cope with emergencies. CGMA is an independent, nonprofit organization administered by the Board of Control at Coast Guard Headquarters, District Directors, and Mutual Assistance Representatives at selected duty stations.

Who is Eligible?

Permanent full-time and part-time civilian members are eligible for the *Emergency Loan*, *General Assistance*, and the *Admiral Roland Student Loan* programs.

Temporary full-time and temporary part-time civilian members are eligible for *Emergency Loans* due to pay problems only.

CGMA Funds come solely from contributions and investment income. Over half the funding is collected during the annual campaign. CGMA helps many thousands of members through its loans, grants, financial counseling, and referrals. All cases are treated confidentially. If you need assistance, submit your application to a Mutual Assistance Representative. All requests must show complete financial disclosure.

CGMA Funds are dispersed as "interest free" loans or grants to civilian members in serious financial need. Ideally, the program is intended to be a onetime, immediate source of relief.

Mutual assistance loans should be used to supplement, not replace, assistance available from financial counseling, parent and family aid, or financial institutions.

Prompt repayment of loans is extremely critical to the success of the program. If you don't repay your loan on time, money will not be available for someone else who needs it.

Scholarships for Education

Civilian members and their spouses and dependent children are eligible for student loans for post high school education through the *Admiral Roland Student Loan Program*. The program is offered through CGMA. For more information, write to:

**Board of Control
Coast Guard Mutual Assistance
2100 2nd Street, S.W.
Washington, D.C. 20593-0001**



**(202) 267-1683
or (800) 424-7950
<ext.71683>**

For more information, you should contact the administrative office or Mutual Assistance Representative for your local Unit.



INDIVIDUAL & FAMILY SUPPORT SERVICES

IDENTIFICATION CARDS

Coast Guard Identification Cards (ID cards) are required to access military installations and to use many recreational, medical, and other Coast Guard programs. ID cards are required for all civilian members. To take advantage of Coast Guard benefits you must have an ID card.

Always keep your ID card with you for security purposes, access to Coast Guard installations, use of exchanges, and entry to Coast Guard recreational facilities.

As a civilian member, you must enter *on duty* with your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* as well as the administrative authority for the installation where you work. They will direct you to the office issuing ID Cards.



COAST GUARD EXCHANGE SYSTEM

The mission of the Coast Guard Exchange System (CGES) is to provide retail goods and services to authorized patrons. CGES profits provide funding in support of Morale, Welfare, and Recreation (MWR) Programs and construction and renovation of exchange facilities.

The Coast Guard maintains many large exchanges. In addition, branch exchanges may exist at shore installations in outlying areas. These branch operations are primarily small retail exchange stores.

Civilian members are authorized the use of these CGES operations:

- Convenience stores for snack food items for daily consumption
- Clubs
- Vending machines

- Laundry/Dry cleaning services
- Food service operations
- Guest housing
- Barber and beauty shops
- Exchanges for Coast Guard memorabilia items and snack food items for daily consumption

Contact your MWR Representative to locate the nearest exchange.



INDIVIDUAL & FAMILY SUPPORT SERVICES



MORALE, WELFARE, AND RECREATION PROGRAMS

Morale, Welfare, and Recreation (MWR) programs are dedicated to maintaining and improving health and well-being. Coast Guard civilian members are authorized to use Department of Defense (DOD) and Coast Guard MWR business activities if space is available and as authorized by the Commanding Officer.

Business activities include bowling centers, golf courses, recreational cottages, recreational rental equipment checkout, amusement machines, and theaters. These activities require user fees.

Civilian members may be authorized limited use of physical fitness facilities with excess capacity and if authorized by the Commanding Officer.

Civilian members may also purchase tickets for sporting or entertainment events through the MWR ticket program, if one is in effect. Ticket prices shall be no less than the actual cost paid by the MWR program.

COAST GUARD OWNED FACILITIES

The Coast Guard owns and operates two types of facilities:

- Recreation Areas
- Temporary Guest Housing

Recreation areas are set up for vacation and outdoor recreation use. Facilities range from camping on the beach to fully equipped and furnished cabins and apartments. Recreation areas are managed by the District. Districts set their own regulations regarding usage.

Temporary Guest Housing provides basic lodging at major installations. Guest Housing was developed for use by Coast Guard members and their families traveling under Permanent Change of Station (PCS) orders. These facilities are occasionally available for leisure travel.

Temporary Guest Housing is operated and managed by the Coast Guard Exchange System (CGES). Each facility has its own regulations. Reservations are required. Other details are listed in *Coast Guard Recreation Areas & Temporary Guest Housing Facilities Guide* [COMDTPUB 1710.14]. Temporary Guest Housing facilities are located in the following geographic areas:

First Coast Guard District

- Otis AFB, MA
- Governors Island, NY
- New London, CT

Fifth Coast Guard District

- Curtis Bay, MD
- Elizabeth City, NC

Seventh Coast Guard District

- Aguadilla, Puerto Rico

Eleventh Coast Guard District

- Petaluma, CA
- Alameda, CA

Seventeenth Coast Guard District

- Kodiak, AK

INDIVIDUAL & FAMILY SUPPORT SERVICES

To learn more about Coast Guard owned facilities, contact your Unit's MWR Officer or read the latest revision to the *Coast Guard Recreation Areas and Temporary Guest Housing Facilities Guide* [COMDTPUB P1710.14]. This guide lists locations, facility descriptions, season of operation, activities, and recreation equipment available. Reservations and deposits are required as indicated.

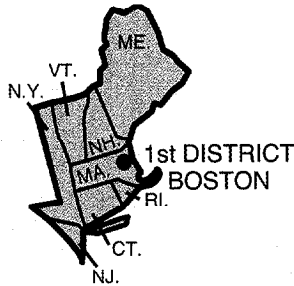


Due to the small size and remote location of many Coast Guard Units, many of the MWR activities listed may not be available.

See your Unit's MWR Officer for the MWR activities/facilities available at your Unit or nearby DOD facilities. Additional DOD facilities are listed in the *Armed Forces Outdoor Recreation Travel Guide and Military Installation Road Map*. These publications are available from your Unit's MWR Officer or for purchase through your nearest exchange.

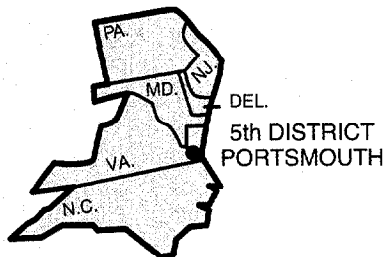
Civilian members may be authorized use of these facilities with excess capacity and if authorized by the Commanding Officer.

Recreation Areas



First Coast Guard District

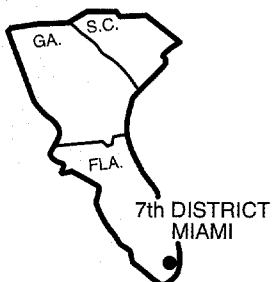
- Recreational Housing Facility is a former Lifeboat Station converted into apartments on Cuttyhunk Island, MA. This island is located about 17 miles south of New Bedford and west of Martha's Vineyard.



Fifth Coast Guard District

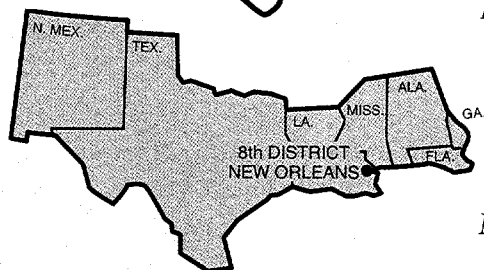
- Electronics Engineering Center Wildwood Campground is located on approximately two miles of superb beach, with campgrounds, tent sites, and beach hut. The campsites are located on the southern New Jersey Shore about 35 miles south of Atlantic City in Lowertownship, NJ.
- Barnegat Recreation Cottage is a former Coast Guard Lighthouse located near the beach at Long Beach Island, NJ.
- The Coast Guard Reserve Training Center Yorktown Campground is in a wooded area, set off from the building complexes onboard RTC Yorktown, VA.
- Cape Hatteras Recreational Quarters is situated on Hatteras Island in the Cape Hatteras National Seashore in Buxton, NC.

INDIVIDUAL & FAMILY SUPPORT SERVICES



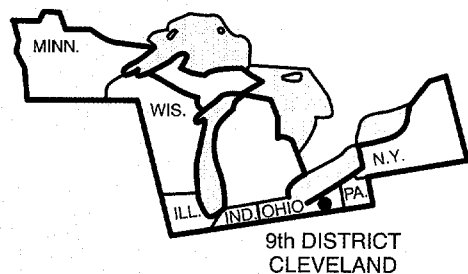
Seventh Coast Guard District

- ☐ Marathon Recreation Cottages in the heart of the Florida Keys, are on Vaca Key, Marathon, FL.



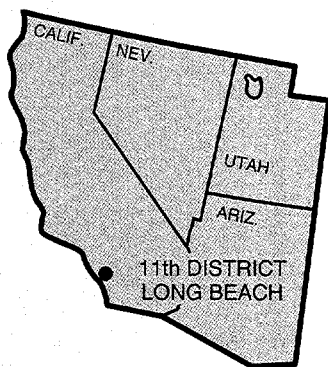
Eighth Coast Guard District

- ☒ The Dauphin Island Recreational Complex is 40 miles south of Mobile, AL on the Gulf of Mexico.



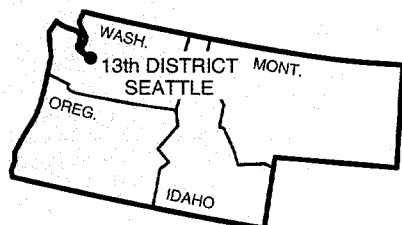
Ninth Coast Guard District

- ☐ Point Betsie Recreation Cottage is located on the eastern shore of Lake Michigan and just south of Sleeping Bear Dunes National Lake Shore in Betsie, MI.
- ☐ Sherwood Point Cottage is located on the western shore of Lake Michigan in Sherwood Point, WI.
- ☐ Rawley Point Cottage overlooks Lake Michigan from Point Beach State Park, WI.



Eleventh Coast Guard District

- ☒ Lakeside camp sites at Coast Guard Training Center Petaluma Lake Area are located 11 miles west of Petaluma, CA.
- ☒ Lake Tahoe Recreation Facility is situated on the northwest shore of Lake Tahoe in the heart of the Sierra Nevada mountains in Tahoe City, CA.
- ☒ Camper and Trailer sites at the Channel Islands Harbor Family Recreational Facility are located near the Coast Guard Station in Oxnard, CA.



Thirteenth Coast Guard District

- ☐ Westport Trailer and Tent Recreation Park is within walking distance of the beaches on the Pacific Ocean in Westport, WA.

INDIVIDUAL & FAMILY SUPPORT SERVICES

POLITICAL INVOLVEMENT GUIDANCE

All Coast Guard civilian members are encouraged to register and vote in local, state, and Federal elections. However, you should be aware that certain political activities are prohibited for military and civilian members of the Coast Guard. A quick-reference to political activity for Coast Guard members appears below.

Hatch Act Restrictions

The Hatch Political Act (Subchapter III of Title 5, United States Code, Chapter 73) restricts the participation in partisan political campaigning or management. The Act applies to all civilian members.

Contact your servicing *Civilian Personnel Office* or *Civilian Personnel Liaison* for more information on the restrictions contained in the Hatch Act.

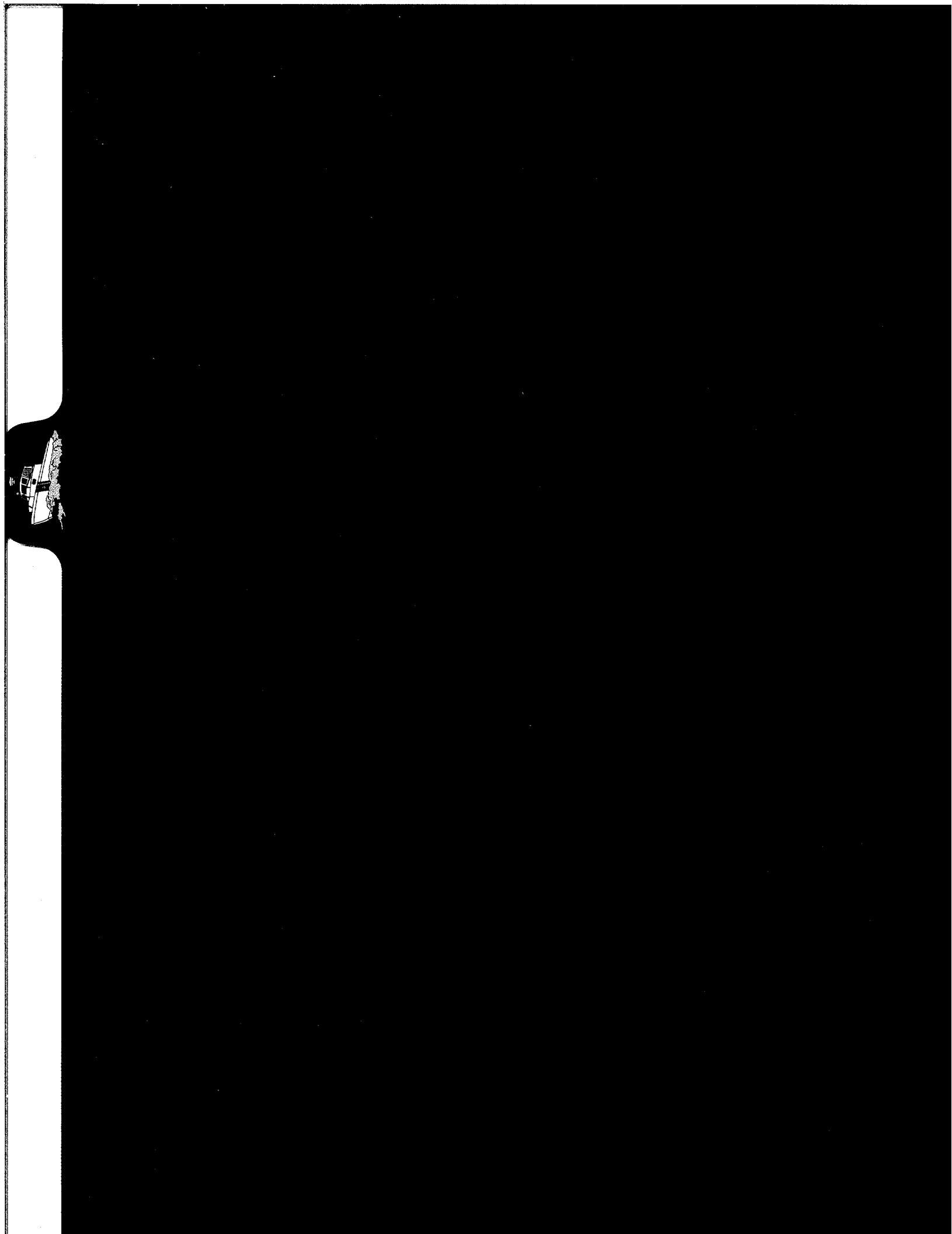


DO	DO NOT
✓ Register and vote as you choose in any election	✗ DO NOT campaign for partisan candidates or political parties or be a candidate for nomination or election to a national or state office
<ul style="list-style-type: none"> ✓ Assist in voter registration drives ✓ Express your opinion about candidates and issues, privately and publicly, as long as you DO NOT take an active part in partisan political management or campaigns 	<ul style="list-style-type: none"> ✗ DO NOT work to register voters for only one party. You may NOT make campaign speeches or engage in other activity to elect a partisan candidate ✗ DO NOT publish partisan political articles in Unit plans of the day or newspapers
✓ Participate in campaigns where none of the candidates represent a political party	✗ DO NOT be a candidate or work in a campaign if any candidate represents a national or state political party
✓ Contribute money to a political organization or attend a political fundraising function (NOT for an incumbent President)	✗ DO NOT collect contributions or sell tickets to political fundraising functions or otherwise actively promote such activities as political dinners
<ul style="list-style-type: none"> ✓ Wear or display political badges, buttons or stickers ✓ Attend political rallies and meetings <i>but NOT in uniform</i> 	<ul style="list-style-type: none"> ✗ DO NOT distribute campaign material in a partisan election ✗ DO NOT organize, manage or lead political rallies or meetings
<ul style="list-style-type: none"> ✓ Attend a political convention, but NOT as a delegate ✓ Join a political club or party ✓ Sign petitions, including nominating petitions, but may NOT initiate them or canvass for signatures if they are for candidates in partisan elections 	<ul style="list-style-type: none"> ✗ DO NOT organize or participate in the program of a political convention ✗ DO NOT hold office in a political club or party ✗ DO NOT initiate or circulate nominating petitions ✗ DO NOT conduct a political opinion survey for a particular party
✓ Campaign for or against referendum questions, constitutional amendments, municipal ordinances, etc., including writing or calling your elected representatives to say how you think they should vote on a particular issue	<ul style="list-style-type: none"> ✗ DO NOT campaign for or against a candidate or slate of candidates in a partisan election ✗ DO NOT attend partisan events as an official representative of the Armed Forces

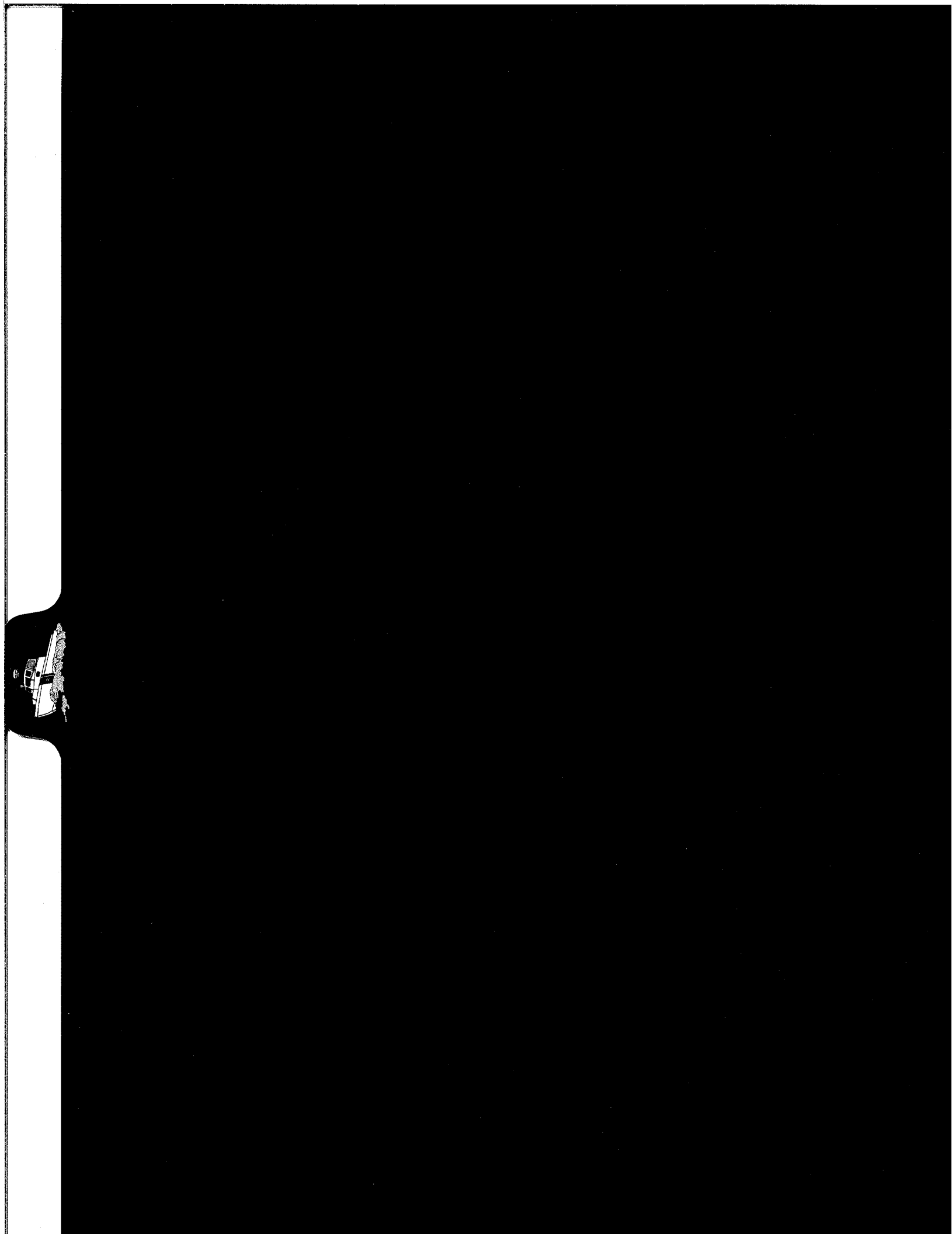




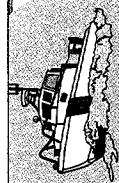
HEALTH CARE
& WELLNESS



RELOCATION
& TRAVEL



PLANNING FOR
RETIREMENT



PAY, LEAVE &
WORK SCHEDULES

